

Table II.D.1(1996) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,953.68	4,935.76	4,943.76	4,883.03	4,835.85	5,019.05	4,937.86	4,957.10
New England:								
Maine	5,183.92	5,415.26	4,332.33	4,581.10	4,615.17	5,683.63	4,766.68	5,292.02
Massachusetts	6,002.18	5,552.49	6,079.42	5,803.44	5,885.92	6,144.16	5,779.88	6,037.30
Connecticut	5,706.16	6,093.94	6,114.86	6,075.25	5,919.57	5,532.64	5,925.02	5,661.39
Middle Atlantic:								
New York	5,315.24	5,941.06	5,382.34	5,716.33	4,828.76	5,352.60	5,762.86	5,189.43
New Jersey	5,845.61	5,934.46	6,645.53	5,682.62	6,270.69	5,630.71	6,217.56	5,777.24
Pennsylvania	5,036.98	4,737.12	4,923.23	4,797.88	4,851.93	5,200.28	4,858.62	5,072.21
East North Central:								
Ohio	4,537.74	4,505.98	4,884.67	4,528.34	4,198.44	4,626.27	4,643.93	4,514.87
Indiana	4,943.39	4,205.15	4,901.71	4,772.49	4,965.17	5,016.46	4,392.33	5,030.52
Illinois	5,388.30	5,905.60	5,704.56	5,176.50	5,026.14	5,454.76	5,656.22	5,319.22
Michigan	4,751.97	4,323.51	4,623.68	4,726.94	4,984.77	4,695.94	4,590.26	4,791.76
Wisconsin	5,104.39	5,056.36	4,867.71	4,809.38	5,023.49	5,274.10	4,953.60	5,130.97
West North Central:								
Minnesota	5,069.67	4,358.36	4,776.25	4,961.60	4,658.11	5,368.64	4,678.33	5,180.14
Iowa	4,562.73	4,475.36	4,797.70	4,398.66	4,423.21	4,759.11	4,771.29	4,505.76
Missouri	4,714.93	5,641.25	4,281.45	4,282.70	4,339.84	4,894.08	4,782.31	4,702.59
Nebraska	4,680.48	5,161.28	3,873.00	4,579.48	4,451.28	4,846.71	4,664.53	4,684.59
Kansas	4,836.63	4,777.20	5,411.60	4,759.97	4,760.31	4,806.38	5,043.01	4,779.70
South Atlantic:								
Maryland	4,967.54	5,301.26	6,195.26	5,129.88	4,698.21	4,877.15	5,470.01	4,858.17
Virginia	5,043.04	4,565.68	4,604.51	5,018.66	5,251.13	5,055.92	4,770.53	5,090.15
West Virginia	5,055.99	5,339.13	5,236.28	4,752.23	4,908.14	5,121.68	5,113.17	5,044.11
North Carolina	4,626.24	4,876.88	4,884.03	4,708.94	4,613.28	4,588.51	4,831.40	4,597.46
South Carolina	4,258.53	4,760.04	4,073.08	4,863.85	3,534.61	4,373.80	4,679.40	4,187.46
Georgia	4,789.36	5,042.08	5,004.32	5,051.24	3,869.14	5,005.14	5,030.47	4,755.62
Florida	4,870.86	4,782.15	5,058.94	4,945.46	5,083.70	4,763.57	4,976.97	4,848.41
East South Central:								
Kentucky	4,745.49	4,277.54	4,426.22	4,157.00	5,332.33	4,749.95	4,302.76	4,846.94
Tennessee	4,758.05	3,860.41	4,401.69	3,896.05	4,658.21	5,054.23	4,022.62	4,874.45
Alabama	4,624.70	4,702.39	4,721.10	4,114.10	4,865.32	4,666.83	4,632.97	4,623.20
Mississippi	4,351.43	4,878.23	4,290.69	4,172.75	4,279.45	4,376.19	4,382.41	4,346.25
West South Central:								
Arkansas	4,156.53	4,250.39	4,340.90	4,246.95	3,972.06	4,163.59	4,270.29	4,135.58
Louisiana	4,863.19	4,072.06	4,593.56	4,852.80	4,296.18	5,291.17	4,493.15	4,966.77
Oklahoma	4,650.60	4,367.92	5,018.70	4,448.57	3,882.99	5,098.55	4,624.88	4,658.20
Texas	4,898.70	4,622.63	5,219.74	5,020.89	4,880.64	4,882.81	5,070.09	4,875.02
Mountain:								
Colorado	4,717.00	4,000.19	4,003.44	4,406.12	4,007.70	5,309.32	4,244.33	4,851.75
New Mexico	4,283.34	4,303.65	4,290.15	4,355.76	4,117.21	4,356.53	4,331.76	4,265.39
Arizona	4,605.34	4,361.20	4,209.32	4,368.37	4,142.81	4,901.78	4,370.55	4,672.43
Utah	4,913.95	4,000.41	4,211.09	4,461.47	5,332.94	5,038.54	4,248.91	5,066.13
Nevada	4,454.09	4,591.25	4,636.06	4,548.39	4,983.48	4,279.27	4,428.71	4,459.04
Pacific:								
Washington	4,455.45	4,556.57	4,902.89	4,416.27	4,266.59	4,488.32	4,602.19	4,408.04
Oregon	4,451.57	4,437.39	4,172.07	4,757.61	4,701.55	4,237.36	4,461.74	4,448.82
California	4,886.91	4,888.88	4,827.13	4,604.71	4,972.34	4,936.48	4,844.36	4,896.70
Hawaii	5,319.26	5,439.74	5,055.82	5,296.48	5,128.04	5,436.91	5,329.11	5,315.68
States not shown separately	5,096.63	4,658.55	3,787.12	5,242.77	5,064.21	5,458.10	4,376.39	5,349.65

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.D.1(1996) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	36.06	49.99	25.10	40.06	29.55	60.76	32.70	43.09
New England:								
Maine	85.32	174.05	513.83	137.53	240.88	149.32	141.23	116.95
Massachusetts	133.14	182.66	315.54	158.53	308.23	148.15	185.94	145.52
Connecticut	146.75	234.20	395.87	199.66	201.31	257.98	191.59	193.74
Middle Atlantic:								
New York	143.87	256.25	226.31	206.78	259.66	193.03	196.97	172.71
New Jersey	266.71	337.64	461.72	338.69	360.13	369.85	242.53	293.15
Pennsylvania	97.54	180.64	233.10	109.43	275.80	170.75	98.58	117.56
East North Central:								
Ohio	125.98	243.40	193.80	201.80	215.31	200.99	108.33	143.11
Indiana	298.70	198.61	354.57	307.65	233.54	397.58	159.47	331.26
Illinois	115.43	247.42	230.95	206.09	224.82	222.82	111.83	160.84
Michigan	290.99	139.98	269.50	143.58	217.10	461.51	98.41	345.95
Wisconsin	223.59	345.74	319.71	273.06	242.59	343.82	178.10	260.87
West North Central:								
Minnesota	157.29	206.90	258.90	592.78	188.57	280.17	121.28	213.83
Iowa	143.23	250.22	301.05	236.28	175.41	207.71	123.75	151.74
Missouri	133.40	407.74	300.01	299.94	326.32	203.93	249.63	206.59
Nebraska	80.99	506.13	276.63	252.27	253.41	165.35	217.94	86.69
Kansas	109.34	289.70	252.93	222.22	571.60	301.47	198.97	211.01
South Atlantic:								
Maryland	359.87	178.77	381.38	271.05	425.86	457.59	152.89	387.62
Virginia	284.45	193.32	606.29	214.19	614.75	429.36	170.21	372.77
West Virginia	185.26	196.41	832.87	255.36	484.71	227.14	226.46	245.18
North Carolina	204.54	402.94	331.70	282.88	249.94	280.32	226.47	242.23
South Carolina	174.33	237.65	516.23	319.52	336.19	210.96	250.46	190.59
Georgia	226.97	478.03	433.47	247.13	513.54	309.40	265.47	255.63
Florida	130.30	231.40	275.31	255.26	159.90	179.46	153.96	164.44
East South Central:								
Kentucky	173.64	138.30	277.31	261.02	373.55	210.98	149.52	224.87
Tennessee	189.24	226.89	739.23	220.56	155.76	294.97	168.42	200.04
Alabama	135.03	118.11	92.73	175.09	553.82	158.08	137.58	145.20
Mississippi	222.03	596.44	401.34	482.75	237.71	370.12	135.22	264.88
West South Central:								
Arkansas	121.53	391.22	513.30	271.22	160.88	264.29	177.13	185.82
Louisiana	168.23	609.45	259.77	615.15	317.21	289.42	260.70	208.94
Oklahoma	166.16	292.17	825.97	271.38	547.60	180.80	181.31	231.24
Texas	125.84	278.11	296.52	222.08	201.41	145.47	148.23	126.64
Mountain:								
Colorado	189.87	199.24	539.74	256.44	387.95	185.63	205.36	232.23
New Mexico	175.59	311.61	501.91	242.61	293.62	330.52	187.74	213.11
Arizona	139.72	247.96	399.31	220.06	306.76	312.18	176.13	193.42
Utah	174.99	172.98	211.40	162.05	281.97	312.28	91.71	208.96
Nevada	178.66	122.58	476.41	359.13	447.79	236.07	142.34	227.03
Pacific:								
Washington	106.58	250.34	572.88	188.55	264.60	189.84	216.96	120.92
Oregon	114.52	233.99	127.99	161.93	183.65	152.76	121.21	148.41
California	109.75	198.53	174.72	149.11	131.53	193.52	170.68	147.74
Hawaii	55.87	176.99	326.68	150.07	147.31	114.66	116.27	86.32
States not shown separately	104.87	231.26	266.08	253.96	251.92	172.28	240.32	149.76

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. D. 1. a(1996) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4, 867. 72	4, 712. 93	4, 826. 32	4, 698. 98	4, 743. 52	4, 961. 48	4, 754. 13	4, 890. 24
New England:								
Maine	5, 480. 05	4, 992. 33	4, 221. 00	5, 389. 07	4, 798. 79	5, 671. 51	4, 935. 25	5, 526. 65
Massachusetts	5, 801. 16	5, 394. 90	5, 725. 34	5, 598. 24	5, 365. 12	6, 049. 54	5, 622. 33	5, 830. 53
Connecticut	5, 522. 13	6, 076. 11	6, 633. 91	6, 150. 70	5, 699. 09	5, 211. 28	6, 081. 99	5, 366. 07
Middle Atlantic:								
New York	4, 902. 58	5, 234. 08	5, 122. 96	4, 561. 42	4, 906. 09	4, 876. 20	5, 123. 25	4, 848. 30
New Jersey	5, 575. 84	4, 902. 90	6, 597. 24	6, 027. 40	5, 765. 40	5, 457. 44	5, 703. 32	5, 555. 61
Pennsylvania	4, 728. 26	4, 514. 20	4, 332. 95	5, 145. 32	4, 607. 68	4, 737. 83	4, 859. 06	4, 703. 87
East North Central:								
Ohio	4, 418. 36	4, 459. 36	4, 339. 32	4, 306. 99	3, 969. 83	4, 489. 04	4, 147. 67	4, 464. 79
Indiana	5, 384. 71	4, 130. 29	2, 376. 00 *	3, 733. 22	5, 230. 34	5, 616. 52	4, 131. 85	5, 418. 91
Illinois	5, 254. 87	5, 725. 24	6, 015. 51	4, 440. 49	4, 819. 96	5, 386. 79	5, 733. 37	5, 217. 80
Michigan	4, 633. 47	4, 073. 62	4, 978. 21	4, 848. 39	4, 790. 69	4, 503. 24	4, 619. 46	4, 636. 15
Wisconsin	5, 172. 55	4, 872. 27	4, 909. 14	4, 949. 06	4, 783. 63	5, 447. 36	4, 914. 72	5, 223. 09
West North Central:								
Minnesota	5, 175. 56	3, 750. 86	5, 092. 07	5, 489. 95	5, 671. 04	5, 251. 07	4, 879. 19	5, 458. 51
Iowa	5, 556. 88	4, 925. 78	4, 911. 27	4, 929. 65	5, 146. 36	5, 822. 10	4, 974. 94	5, 652. 59
Missouri	4, 913. 62	6, 617. 08	3, 368. 79	3, 742. 22	4, 287. 46	5, 127. 71	5, 333. 91	4, 837. 12
Nebraska	4, 854. 35	4, 365. 88	2, 770. 35	5, 078. 34	4, 460. 10	5, 131. 53	4, 488. 70	4, 938. 59
Kansas	4, 855. 52	4, 279. 50	4, 235. 23	4, 888. 78	5, 039. 21	4, 911. 46	4, 383. 14	4, 965. 04
South Atlantic:								
Maryland	5, 143. 91	5, 138. 59	5, 938. 12	5, 026. 74	4, 231. 25	5, 404. 05	5, 484. 90	5, 082. 28
Virginia	5, 679. 28	3, 955. 92	3, 384. 41	4, 776. 91	4, 989. 56	6, 004. 58	3, 960. 84	5, 863. 22
West Virginia	5, 089. 29	6, 260. 50	3, 798. 25	4, 319. 65	4, 231. 93	5, 275. 87	4, 298. 39	5, 172. 36
North Carolina	4, 829. 73	5, 678. 84	3, 816. 05	3, 471. 64	5, 916. 00 *	4, 847. 67	4, 573. 22	4, 847. 14
South Carolina	4, 355. 56	4, 055. 18	4, 036. 56	4, 773. 67	4, 796. 59	4, 276. 90	4, 367. 29	4, 353. 45
Georgia	4, 655. 25	4, 526. 12	4, 604. 13	3, 873. 45	4, 681. 06	4, 873. 01	3, 726. 63	4, 817. 49
Florida	4, 547. 99	4, 145. 80	4, 810. 16	4, 399. 57	4, 816. 69	4, 486. 27	4, 376. 81	4, 592. 50
East South Central:								
Kentucky	4, 695. 35	4, 301. 51	4, 752. 00	4, 239. 43	4, 356. 74	4, 892. 67	4, 540. 31	4, 746. 67
Tennessee	4, 708. 58	2, 892. 56	5, 152. 43	4, 612. 72	4, 662. 51	4, 796. 88	3, 648. 15	4, 781. 86
Alabama	5, 043. 53	5, 313. 38	5, 255. 05	4, 845. 89	5, 105. 03	5, 030. 56	5, 171. 18	4, 985. 51
Mississippi	4, 799. 16	3, 334. 20	4, 200. 00 *	4, 668. 00 *	4, 692. 00 *	4, 974. 58	4, 021. 01	4, 935. 61
West South Central:								
Arkansas	4, 502. 68	5, 012. 71	4, 212. 14	4, 594. 54	4, 160. 56	4, 622. 90	4, 607. 90	4, 476. 40
Louisiana	4, 807. 66	3, 391. 23	3, 770. 56	5, 054. 13 *	4, 278. 21	4, 992. 27	4, 613. 01	4, 835. 11
Oklahoma	4, 928. 17	5, 612. 88	4, 785. 22	4, 127. 19	3, 666. 43	5, 700. 96	4, 984. 21	4, 904. 51
Texas	4, 700. 70	4, 535. 60	4, 908. 01	4, 523. 67	4, 840. 89	4, 683. 62	4, 793. 55	4, 686. 48
Mountain:								
Colorado	4, 477. 05	3, 977. 35	3, 549. 42	4, 017. 50	4, 916. 05	4, 829. 89	3, 853. 60	4, 725. 13
New Mexico	4, 017. 27	4, 141. 05	4, 392. 44	4, 060. 46	4, 147. 24	3, 879. 36	4, 159. 10	3, 978. 98
Arizona	4, 558. 10	4, 316. 55	3, 891. 72	3, 983. 23	4, 745. 38	4, 788. 90	4, 208. 88	4, 703. 96
Utah	4, 456. 67	3, 556. 47	3, 750. 44	4, 151. 10	4, 615. 70	4, 578. 38	3, 898. 18	4, 554. 60
Nevada	4, 339. 54	4, 610. 63	5, 081. 41	3, 804. 49	4, 308. 73	4, 374. 92	4, 655. 78	4, 251. 87
Pacific:								
Washington	4, 673. 04	3, 773. 59	5, 052. 87	3, 767. 83	4, 732. 72	4, 702. 39	4, 604. 33	4, 684. 15
Oregon	4, 274. 54	3, 722. 69	4, 288. 36	4, 604. 26	4, 443. 54	4, 100. 44	4, 089. 07	4, 332. 37
California	4, 504. 82	4, 457. 48	4, 558. 05	4, 495. 80	4, 285. 24	4, 578. 83	4, 579. 34	4, 488. 80
Hawaii	5, 011. 82	5, 115. 48	5, 118. 10	4, 805. 33	5, 167. 35	4, 941. 26	5, 057. 76	5, 001. 05
States not shown separately	5, 363. 81	5, 352. 17	4, 987. 67	5, 097. 52	5, 062. 92	5, 739. 11	5, 000. 83	5, 434. 92

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II.D.1.a(1996) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-Sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.91	131.65	86.20	96.80	66.10	76.85	64.85	49.48
New England:								
Maine	202.92	1,112.97	1,104.80	821.17	1,045.19	633.57	787.77	222.40
Massachusetts	176.37	240.59	311.83	178.39	272.06	267.45	193.48	193.65
Connecticut	186.41	781.07	375.82	1,323.83	858.65	314.30	439.24	278.71
Middle Atlantic:								
New York	99.74	277.81	388.47	275.73	554.27	193.68	174.22	150.80
New Jersey	243.55	907.47	1,451.77	1,432.08	909.58	416.09	687.69	269.56
Pennsylvania	50.29	794.69	548.86	406.79	232.91	124.94	210.21	87.95
East North Central:								
Ohio	155.23	764.96	670.06	667.02	951.18	515.51	159.96	164.75
Indiana	271.86	1,117.81	740.28 *	1,037.65	1,008.49	750.68	909.72	628.11
Illinois	219.63	1,363.04	1,595.34	705.78	556.97	276.50	920.27	256.79
Michigan	283.57	876.36	1,052.61	566.23	750.90	898.41	696.66	333.46
Wisconsin	164.24	1,132.20	1,057.76	1,059.81	1,016.39	637.15	799.76	171.47
West North Central:								
Minnesota	119.91	880.60	618.72	1,057.87	1,069.00	807.12	568.10	837.71
Iowa	368.29	905.23	1,191.54	1,278.72	1,353.19	917.74	718.42	357.61
Missouri	257.77	1,685.82	1,004.70	712.58	803.11	609.53	1,238.27	205.10
Nebraska	269.00	1,030.64	775.49	1,106.49	1,059.47	602.08	733.45	222.11
Kansas	173.63	1,018.19	1,184.09	1,061.24	936.35	920.37	809.84	752.80
South Atlantic:								
Maryland	153.99	779.99	371.23	759.46	575.54	191.00	280.11	186.74
Virginia	312.71	757.07	760.12	684.51	916.38	368.02	486.14	325.42
West Virginia	282.00	1,659.91	982.74	1,024.16	1,180.24	839.58	919.80	304.81
North Carolina	278.24	1,407.50	1,001.40	969.57	1,870.80 *	263.13	862.82	245.29
South Carolina	272.78	677.20	1,131.93	1,139.52	1,253.61	452.50	502.45	411.73
Georgia	212.04	1,121.38	1,309.68	909.28	1,233.75	632.49	860.57	677.23
Florida	216.08	350.22	893.24	492.20	787.51	322.19	195.35	276.68
East South Central:								
Kentucky	142.16	718.12	754.27	651.90	1,030.79	788.53	505.07	572.33
Tennessee	208.25	776.39	1,373.35	1,199.39	1,225.01	256.97	846.88	243.51
Alabama	203.46	981.21	1,414.21	1,256.37	1,524.33	1,080.42	581.36	764.64
Mississippi	662.00	973.92	1,266.98 *	1,476.15 *	1,483.74 *	980.48	910.31	976.21
West South Central:								
Arkansas	150.85	1,329.96	1,115.50	1,287.16	887.39	199.69	882.17	193.60
Louisiana	347.70	955.81	1,053.03	1,533.81 *	1,038.82	581.96	898.83	434.96
Oklahoma	255.07	1,359.37	1,339.70	1,145.69	818.16	1,477.93	771.39	632.30
Texas	180.77	1,011.60	1,051.54	994.26	758.77	205.66	576.63	180.83
Mountain:								
Colorado	234.98	272.28	681.17	465.04	884.90	540.93	169.69	363.94
New Mexico	194.43	234.38	811.59	627.70	492.66	744.82	166.47	485.80
Arizona	141.26	791.03	795.99	624.65	731.34	379.38	260.60	187.60
Utah	152.48	453.33	696.27	476.04	741.23	238.37	86.19	157.82
Nevada	211.62	907.53	1,271.14	830.70	829.78	814.17	794.12	493.72
Pacific:								
Washington	137.76	851.73	1,074.72	895.48	935.42	505.19	692.89	175.31
Oregon	109.25	573.69	555.00	516.82	417.64	487.99	128.92	168.43
California	113.33	166.45	180.62	190.50	73.38	199.21	174.67	142.50
Hawaii	145.43	308.89	1,099.81	145.64	95.80	358.88	152.81	240.55
States not shown separately	253.26	853.60	768.06	611.86	939.10	724.54	256.57	286.60

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II. D. 1. b(1996) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,006.85	5,111.49	5,009.79	4,965.29	4,888.53	5,058.83	5,036.29	5,000.71
New England:								
Maine	5,178.02	5,475.41	4,294.20	4,481.30	4,072.58	5,924.75	4,808.02	5,245.08
Massachusetts	6,089.44	5,493.90	6,695.75	6,124.46	5,819.24	6,211.29	5,952.65	6,110.77
Connecticut	5,737.32	6,059.25	5,613.56	6,085.78	5,828.42	5,658.40	5,700.27	5,742.54
Middle Atlantic:								
New York	5,873.29	6,651.29	5,591.18	6,358.59	5,312.89	6,014.00	6,256.37	5,745.14
New Jersey	6,080.73	6,099.02	6,470.71	5,516.83	6,533.95	5,948.41	6,201.64	6,055.89
Pennsylvania	4,916.35	4,685.71	5,165.39	4,821.29	4,673.33	5,019.58	4,932.37	4,913.74
East North Central:								
Ohio	4,597.56	4,425.04	5,015.17	4,556.76	4,062.66	4,829.38	4,769.80	4,558.83
Indiana	4,858.61	4,432.58	4,933.33	5,134.11	5,074.61	4,737.45	4,530.07	4,919.36
Illinois	5,228.61	5,801.24	5,714.62	5,163.73	5,131.62	5,053.30	5,566.29	5,108.99
Michigan	4,941.19	4,323.63	4,392.70	4,437.63	5,313.31	4,955.29	4,452.06	5,035.43
Wisconsin	5,070.04	4,826.38	4,838.51	4,609.64	5,024.03	5,290.17	4,747.71	5,117.90
West North Central:								
Minnesota	4,950.91	4,396.54	4,294.54	4,825.51	4,542.40	5,285.71	4,578.71	5,061.82
Iowa	4,423.86	4,722.39	5,187.98	3,918.41	4,444.65	4,499.75	4,724.95	4,359.49
Missouri	4,740.10	4,991.52	4,363.95	4,278.19	4,606.01	4,884.11	4,594.80	4,766.44
Nebraska	4,696.32	5,405.20	3,905.94	4,688.38	4,366.01	4,921.38	4,891.97	4,656.73
Kansas	5,013.53	5,040.95	5,654.02	4,691.61	4,821.12	5,078.49	5,237.76	4,944.81
South Atlantic:								
Maryland	5,189.27	5,544.74	6,418.47	5,117.11	5,030.40	5,154.54	5,458.68	5,117.40
Virginia	4,824.75	4,725.30	4,975.16	5,025.32	5,458.17	4,503.74	5,080.46	4,788.87
West Virginia	5,428.93	6,083.10	5,441.35	5,069.42	5,074.75	5,678.02	5,436.87	5,427.98
North Carolina	4,582.85	4,750.45	4,679.02	4,504.04	4,357.30	4,694.41	4,559.36	4,585.47
South Carolina	4,189.13	4,824.37	3,730.24	3,854.07	3,754.14	4,300.86	4,317.33	4,169.19
Georgia	4,892.72	5,257.16	5,173.16	5,289.10	5,553.06	5,303.18	5,353.31	4,823.52
Florida	5,113.24	5,436.49	5,333.81	5,515.05	5,136.26	4,984.76	5,477.51	5,038.34
East South Central:								
Kentucky	4,733.97	3,992.01	3,943.03	4,028.74	5,337.35	4,677.43	4,044.85	4,802.82
Tennessee	4,772.73	4,443.62	4,339.73	3,921.04	4,686.67	5,122.74	4,048.31	4,921.58
Alabama	4,675.67	4,492.41	4,800.99	4,196.23	4,714.17	4,754.03	4,549.03	4,692.87
Mississippi	4,298.06	5,073.10	4,073.20	4,285.59	4,249.17	4,304.59	4,388.60	4,287.21
West South Central:								
Arkansas	3,823.82	4,083.49	4,188.01	4,256.17	3,890.59	3,733.51	4,158.64	3,778.62
Louisiana	5,058.38	4,819.54	4,419.97	4,770.14	4,232.07	5,754.33	4,808.52	5,114.34
Oklahoma	4,539.79	4,492.54	5,076.60	4,546.45	3,869.35	4,931.25	4,759.88	4,485.64
Texas	4,856.03	4,801.89	4,961.77	5,350.41	4,723.71	4,835.44	5,008.53	4,838.78
Mountain:								
Colorado	4,892.30	3,669.28	4,391.58	4,277.53	4,333.09	5,532.17	4,246.85	5,058.60
New Mexico	4,545.21	4,759.62	4,310.56	3,956.69	4,120.36	5,007.50	4,248.22	4,643.20
Arizona	4,686.42	4,657.84	4,468.91	4,668.13	3,809.30	4,963.23	4,651.57	4,693.39
Utah	5,155.86	4,095.95	4,398.02	4,605.50	5,558.55	5,310.14	4,316.97	5,346.69
Nevada	4,514.67	4,605.82	4,692.65	4,328.91	4,954.67	4,401.56	4,418.03	4,534.76
Pacific:								
Washington	4,282.58	4,286.47	4,972.58	4,338.67	3,997.09	4,287.45	4,421.68	4,230.70
Oregon	4,652.78	4,606.04	3,727.48	4,604.99	4,920.37	4,593.97	4,590.80	4,670.82
California	5,465.67	5,166.62	5,158.45	4,888.53	5,708.26	5,584.95	5,237.71	5,524.25
Hawaii	5,406.96	5,474.45	4,507.83	5,515.66	5,139.75	5,626.75	5,310.93	5,443.67
States not shown separately	5,053.78	4,858.48	3,473.48	5,612.46	5,575.52	4,942.80	4,355.30	5,312.88

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II.D.1.b(1996) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.31	98.61	58.30	43.79	61.52	97.07	38.41	66.39
New England:								
Maine	197.67	674.10	685.85	264.17	648.18	298.46	329.28	199.44
Massachusetts	264.61	450.83	1,042.71	957.04	918.81	361.52	298.95	303.58
Connecticut	224.53	300.29	919.30	703.38	680.35	296.13	200.30	298.60
Middle Atlantic:								
New York	288.94	488.85	365.56	380.25	414.58	317.94	299.88	344.06
New Jersey	240.28	513.08	1,008.06	698.77	762.05	259.79	200.21	278.82
Pennsylvania	102.13	549.65	446.05	220.65	256.96	157.89	247.91	131.15
East North Central:								
Ohio	230.41	310.12	260.54	294.82	223.23	434.86	127.42	259.12
Indiana	321.73	600.05	642.03	314.09	249.70	460.90	235.12	364.27
Illinois	126.03	257.94	455.33	233.23	258.67	294.29	131.15	154.19
Michigan	394.34	487.88	752.07	164.57	248.01	577.99	173.86	461.38
Wisconsin	271.59	391.42	1,071.60	190.09	494.06	462.60	277.62	327.19
West North Central:								
Minnesota	189.23	376.58	696.94	579.27	539.62	269.04	183.24	243.72
Iowa	157.03	401.15	994.95	249.47	193.77	482.65	198.82	242.73
Missouri	132.06	394.21	387.35	340.29	278.27	323.76	248.94	269.35
Nebraska	171.03	787.53	486.62	293.53	251.82	297.20	390.81	171.79
Kansas	144.09	889.33	676.51	229.00	624.75	331.22	268.33	163.14
South Atlantic:								
Maryland	376.76	372.77	775.82	373.96	899.70	213.64	204.87	401.54
Virginia	386.45	550.53	1,006.27	317.92	637.58	591.19	261.96	498.53
West Virginia	206.14	1,699.67	1,025.01	585.82	597.83	628.67	623.70	253.32
North Carolina	212.81	808.15	549.53	534.22	265.44	297.40	204.82	250.12
South Carolina	254.70	299.63	639.77	290.01	333.43	335.34	296.73	265.31
Georgia	266.77	788.92	439.93	221.12	483.15	437.55	239.84	295.53
Florida	133.29	291.31	618.34	682.28	283.61	172.25	207.26	156.32
East South Central:								
Kentucky	306.58	641.32	754.38	516.91	703.52	353.97	193.75	380.90
Tennessee	236.86	669.38	740.59	280.43	217.25	412.66	261.83	249.74
Alabama	172.64	690.98	521.08	135.59	541.64	252.24	158.09	199.03
Mississippi	263.87	1,109.50	753.79	668.08	482.07	371.94	217.92	294.93
West South Central:								
Arkansas	204.88	499.03	687.08	537.70	179.03	474.17	282.77	290.35
Louisiana	172.20	804.28	291.35	591.48	711.39	259.65	269.15	209.55
Oklahoma	205.09	198.33	836.84	587.54	728.01	243.38	238.20	280.86
Texas	115.37	294.54	596.95	352.33	273.13	126.00	174.95	128.10
Mountain:								
Colorado	196.30	283.13	608.90	268.57	130.14	413.89	273.73	258.52
New Mexico	132.72	903.31	1,018.54	718.46	737.71	313.35	343.59	173.59
Arizona	185.18	764.35	717.03	264.36	496.48	396.97	200.86	236.61
Utah	263.41	225.38	309.90	148.15	601.05	449.66	157.00	318.97
Nevada	223.30	332.19	645.61	338.90	491.71	333.20	205.46	303.12
Pacific:								
Washington	173.44	167.95	612.30	200.71	671.43	358.34	242.21	211.43
Oregon	136.95	241.72	822.34	187.98	307.32	609.83	159.80	254.42
California	202.43	285.17	606.73	306.64	161.28	375.61	197.36	253.82
Hawaii	75.32	210.09	538.79	148.93	262.43	177.62	175.23	94.69
States not shown separately	185.03	289.89	578.37	404.12	466.42	389.50	356.31	211.53

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.



Table II. D. 1. c(1996) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4, 924. 44	4, 826. 77	4, 901. 20	4, 907. 22	4, 774. 35	4, 997. 68	4, 914. 58	4, 927. 09
New England:								
Maine	4, 975. 57	5, 479. 82	4, 393. 66	4, 424. 88	4, 896. 64	5, 369. 93	4, 721. 99	5, 109. 64
Massachusetts	7, 011. 00	6, 668. 94	5, 848. 73	6, 206. 17	7, 702. 20	6, 649. 21	6, 344. 06	7, 094. 65
Connecticut	6, 072. 83	6, 186. 69	6, 180. 77	5, 880. 83	6, 451. 41	5, 870. 01	6, 051. 27	6, 079. 86
Middle Atlantic:								
New York	4, 833. 57	5, 484. 23	5, 250. 10	5, 642. 56	3, 663. 73	5, 125. 01	5, 484. 45	4, 680. 24
New Jersey	5, 610. 95	6, 730. 78	7, 168. 86	5, 982. 07	6, 058. 93	5, 283. 22	6, 849. 45	5, 407. 27
Pennsylvania	5, 470. 40	4, 844. 70	4, 865. 60	4, 285. 79	5, 604. 63	5, 770. 37	4, 786. 46	5, 650. 30
East North Central:								
Ohio	4, 483. 29	4, 789. 23	4, 874. 98	4, 833. 59	4, 795. 73	4, 172. 41	4, 724. 67	4, 424. 26
Indiana	4, 840. 66	3, 850. 36	5, 104. 87	4, 416. 90	4, 407. 15	5, 131. 89	4, 164. 24	4, 974. 60
Illinois	6, 201. 16	6, 587. 75	5, 174. 11	5, 710. 38	4, 886. 93	6, 619. 06	6, 112. 28	6, 220. 87
Michigan	4, 425. 32	4, 365. 88	4, 725. 91	5, 037. 06	4, 509. 75	3, 950. 51	4, 739. 88	4, 291. 06
Wisconsin	5, 152. 33	6, 747. 12	4, 854. 01	5, 226. 42	5, 227. 17	5, 024. 83	5, 391. 63	5, 091. 84
West North Central:								
Minnesota	5, 243. 23	4, 883. 22	4, 595. 75	4, 021. 32	4, 649. 23	5, 521. 96	4, 626. 13	5, 292. 30
Iowa	4, 500. 32	3, 783. 27	4, 312. 71	5, 190. 65	4, 151. 31	4, 471. 93	4, 794. 74	4, 354. 15
Missouri	4, 319. 84	5, 527. 49	4, 191. 89 *	5, 087. 02	3, 518. 25	4, 552. 90	4, 877. 42	4, 212. 44
Nebraska	4, 535. 12	5, 168. 90	4, 122. 23	3, 660. 82	4, 930. 97	4, 513. 20	4, 426. 77	4, 582. 31
Kansas	4, 419. 59	4, 720. 09	4, 951. 99	4, 845. 15	4, 339. 66	4, 234. 81	4, 924. 03	4, 299. 22
South Atlantic:								
Maryland	3, 334. 06	4, 245. 32	6, 578. 17	6, 716. 42	3, 966. 53	2, 791. 60 *	5, 508. 07	3, 069. 42
Virginia	4, 550. 80	4, 730. 47	4, 675. 19	5, 383. 83	3, 871. 78	4, 422. 74	4, 782. 97	4, 400. 68
West Virginia	4, 482. 92	5, 145. 05	5, 476. 51	4, 578. 96	4, 402. 65	4, 090. 56	5, 081. 67	4, 214. 22
North Carolina	4, 555. 81	4, 726. 51	5, 535. 66	5, 131. 72	5, 481. 29	4, 003. 94	5, 170. 64	4, 378. 43
South Carolina	4, 427. 09	4, 944. 58	4, 747. 04	7, 305. 61	2, 677. 64	4, 761. 00	5, 862. 14	4, 127. 11
Georgia	4, 561. 68	5, 114. 96	4, 164. 01	6, 221. 99	5, 282. 23	4, 456. 56	4, 834. 34	4, 536. 14
Florida	4, 637. 19	4, 287. 69	4, 597. 57	4, 401. 45	6, 655. 20	4, 493. 22	4, 470. 41	4, 658. 10
East South Central:								
Kentucky	4, 797. 23	4, 375. 19	4, 654. 19	4, 251. 74	5, 573. 53	4, 871. 96	4, 353. 26	5, 043. 42
Tennessee	4, 772. 48	3, 947. 96	4, 108. 56	3, 697. 43	4, 487. 25	5, 302. 82	4, 172. 24	4, 849. 47
Alabama	4, 027. 97	4, 585. 42	4, 415. 02	3, 215. 88	5, 651. 03	3, 627. 58	4, 406. 00	3, 901. 49
Mississippi	4, 368. 36	5, 006. 39	4, 669. 45	3, 829. 16	4, 304. 32	4, 362. 93	4, 437. 39	4, 347. 01
West South Central:								
Arkansas	4, 970. 51	4, 307. 47	4, 563. 50	4, 137. 23	4, 071. 16	5, 483. 37	4, 260. 65	5, 195. 68
Louisiana	4, 400. 52	3, 826. 05	7, 892. 10 *	5, 092. 05	5, 169. 01	4, 491. 64	4, 071. 74	4, 598. 08
Oklahoma	4, 831. 66	3, 896. 64	4, 988. 17 *	4, 173. 57	5, 028. 64	5, 168. 47	4, 100. 06	5, 119. 72
Texas	5, 494. 63	4, 074. 42	6, 745. 39	4, 642. 16	6, 492. 10	5, 661. 52	5, 529. 59	5, 484. 82
Mountain:								
Colorado	4, 483. 38	4, 777. 52	4, 003. 05	6, 208. 28	2, 675. 18	5, 317. 78	5, 406. 55	4, 291. 05
New Mexico	4, 559. 25	3, 874. 62	4, 123. 93	5, 280. 37	3, 939. 61 *	4, 827. 93	4, 691. 40	4, 393. 08
Arizona	4, 439. 38	4, 301. 40	4, 202. 48	4, 404. 00 *	2, 429. 60 *	4, 935. 53	4, 276. 68	4, 474. 91
Utah	4, 847. 50	4, 317. 85	4, 105. 97	4, 455. 13	5, 196. 13	5, 306. 30	4, 556. 73	4, 989. 83
Nevada	4, 233. 77	4, 081. 50	2, 840. 06 *	6, 210. 20	6, 067. 00	3, 641. 58	3, 908. 11	4, 257. 11
Pacific:								
Washington	4, 812. 95	5, 308. 22	3, 517. 33	5, 274. 80	4, 258. 62	4, 489. 24	5, 348. 00	4, 295. 98
Oregon	4, 344. 17	6, 144. 36	4, 688. 23	6, 451. 66	4, 014. 42	3, 904. 28	5, 438. 69	4, 186. 94
California	4, 749. 83	5, 265. 10	4, 128. 17	4, 161. 16	6, 293. 87	4, 644. 47	4, 531. 96	4, 795. 98
Hawaii	5, 643. 43	5, 748. 27	5, 575. 30	5, 610. 33	4, 984. 65	5, 967. 68	5, 625. 88	5, 654. 23
States not shown separately	4, 940. 37	4, 003. 12	3, 860. 05	4, 707. 12	4, 262. 81	6, 086. 50	4, 134. 83	5, 327. 47

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II.D.1.c(1996) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	95.12	83.22	127.05	130.36	148.08	154.77	82.84	121.47
New England:								
Maine	118.83	234.38	626.17	229.12	208.08	122.15	317.29	126.12
Massachusetts	374.59	1,433.94	1,651.56	1,379.65	1,435.56	1,597.25	730.34	838.22
Connecticut	375.75	1,036.68	1,479.09	1,105.09	1,093.30	848.72	770.48	448.59
Middle Atlantic:								
New York	284.04	313.50	848.05	550.92	499.05	445.84	319.21	342.93
New Jersey	508.31	1,468.68	1,588.39	1,336.20	1,388.30	570.10	1,099.09	549.92
Pennsylvania	285.67	153.08	845.87	505.27	506.54	280.99	243.26	374.58
East North Central:								
Ohio	197.50	974.25	647.50	912.92	616.41	577.25	223.37	278.00
Indiana	312.89	139.07	1,343.58	633.11	713.20	450.57	314.64	344.58
Illinois	287.48	993.64	1,245.47	1,248.94	1,001.49	825.94	836.84	391.38
Michigan	184.94	141.03	205.01	692.86	402.12	798.38	209.58	292.86
Wisconsin	368.32	1,053.95	568.88	1,187.52	1,117.59	644.54	527.73	403.82
West North Central:								
Minnesota	369.20	1,183.37	992.67	953.42	1,022.96	527.27	746.56	429.83
Iowa	291.52	480.00	968.07	690.44	717.07	502.81	358.45	365.55
Missouri	397.65	930.52	1,258.79 *	984.42	680.13	837.83	610.35	487.77
Nebraska	213.92	918.22	764.34	743.38	1,087.39	859.87	414.62	592.66
Kansas	239.30	397.62	1,053.26	1,009.08	1,158.83	560.86	233.52	554.05
South Atlantic:								
Maryland	777.28	1,044.10	1,962.13	2,004.08	1,111.45	919.13 *	1,352.30	840.19
Virginia	251.29	936.56	1,026.31	1,015.50	962.75	692.00	675.04	531.20
West Virginia	247.43	305.23	1,169.92	492.01	949.19	719.83	282.60	330.39
North Carolina	468.77	943.51	760.55	832.55	1,173.36	715.69	451.91	578.10
South Carolina	303.23	1,067.83	1,018.25	1,681.16	763.22	437.22	951.87	399.46
Georgia	332.63	1,057.33	1,142.36	1,744.27	1,090.60	346.35	711.71	438.82
Florida	424.28	972.66	1,359.43	1,078.53	1,723.57	675.02	899.26	640.75
East South Central:								
Kentucky	170.74	757.69	1,238.34	1,065.44	1,115.82	591.88	428.36	280.64
Tennessee	545.47	776.23	1,225.06	797.70	1,216.48	534.86	673.95	551.16
Alabama	181.37	844.96	822.00	818.96	1,372.03	730.30	513.48	696.08
Mississippi	310.87	987.98	661.92	994.37	725.30	685.42	428.52	367.51
West South Central:								
Arkansas	581.17	1,002.27	965.22	956.85	1,101.78	748.75	524.97	624.33
Louisiana	404.90	865.48	2,495.70 *	1,030.98	1,255.75	641.03	766.55	424.11
Oklahoma	359.50	874.35	1,518.39 *	802.24	1,406.95	522.49	745.07	468.89
Texas	464.62	583.62	1,832.16	816.19	1,480.19	484.95	522.35	476.29
Mountain:								
Colorado	468.78	756.29	1,197.18	1,378.05	796.95	470.23	670.31	556.55
New Mexico	574.39	895.10	909.58	864.05	1,245.81 *	968.72	770.79	804.00
Arizona	577.98	988.46	1,253.34	1,392.67 *	785.56 *	814.04	741.25	754.96
Utah	563.41	829.74	997.38	837.50	1,344.79	917.54	692.60	705.51
Nevada	716.52	1,143.53	864.85 *	1,637.65	1,717.35	695.86	889.14	716.06
Pacific:								
Washington	243.31	896.36	910.32	1,397.69	1,045.13	1,094.19	669.25	566.82
Oregon	409.01	1,362.80	1,238.50	1,819.63	1,061.23	890.59	919.32	726.68
California	348.27	703.89	1,031.53	957.84	1,524.26	481.03	280.38	396.77
Hawaii	256.16	259.34	762.59	1,338.52	799.20	1,282.33	295.81	883.20
States not shown separately	217.90	283.34	562.82	577.86	381.87	376.26	253.97	287.17

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.



Table II.D.2(1996) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,275.26	1,130.48	1,361.33	1,611.75	1,477.51	1,126.52	1,367.48	1,255.33
New England:								
Maine	1,558.01	1,152.72	1,764.79	2,317.43	1,630.73	1,306.99	1,888.27	1,472.45
Massachusetts	1,473.51	1,013.42	1,367.14	1,858.35	1,427.58	1,437.48	1,292.29	1,502.14
Connecticut	1,163.72	988.48	839.33	1,412.72	1,348.78	1,131.22	1,154.04	1,165.70
Middle Atlantic:								
New York	1,174.81	1,457.35	1,478.49	1,478.32	1,211.33	965.87	1,550.41	1,069.24
New Jersey	1,374.71	1,414.61	1,375.23	1,597.83	2,344.38	946.50	1,631.48	1,327.52
Pennsylvania	1,218.34	820.07	907.89	1,182.85	1,420.31	1,219.34	1,024.59	1,256.62
East North Central:								
Ohio	814.81	612.99	697.55	941.55	819.02	814.48	828.81	811.79
Indiana	1,117.59	877.37	1,883.52	1,587.68	1,541.94	830.96	1,607.33	1,040.15
Illinois	1,133.23	858.93	1,032.00 *	1,420.60	1,364.36	1,029.27	1,072.35	1,148.93
Michigan	661.60	449.40 *	356.47 *	653.04	691.85	719.69	509.28	699.08
Wisconsin	1,014.93	649.08	1,293.08	1,194.72	1,185.42	874.17	1,048.14	1,009.08
West North Central:								
Minnesota	1,184.02	884.71	1,113.59	1,707.79	1,251.51	1,120.35	1,240.12	1,168.18
Iowa	1,326.89	819.61 *	1,709.69	1,395.66	1,459.03	1,172.09	1,176.50	1,367.97
Missouri	1,116.71	887.32	1,857.51	1,257.34	1,040.13	1,060.90	1,324.09	1,078.76
Nebraska	1,525.28	729.95 *	1,485.96	1,620.68	1,618.94	1,575.97	1,291.23	1,585.52
Kansas	1,329.75	1,679.16	1,311.09	1,904.83	1,845.90	865.38	1,626.85	1,247.78
South Atlantic:								
Maryland	1,370.20	1,523.93	1,950.81	2,572.04	1,466.43	904.59	1,900.20	1,254.83
Virginia	1,470.65	1,553.02	1,401.31	2,260.25	1,613.98	1,295.41	1,775.88	1,417.89
West Virginia	1,096.85	437.82 *	614.40	1,895.82	1,356.74 *	962.01	784.24	1,161.78
North Carolina	1,366.41	1,266.43	2,473.26	2,209.18	1,421.10	1,183.69	1,952.85	1,284.13
South Carolina	1,254.51	2,515.33	2,092.42	1,757.16	1,657.18	912.72	2,208.77	1,093.37
Georgia	1,391.37	1,027.27	1,324.66	2,050.60	1,879.61	1,162.17	1,386.45	1,392.06
Florida	1,888.92	1,855.83	1,850.82	1,840.84	1,860.24	1,917.26	1,694.24	1,930.11
East South Central:								
Kentucky	1,282.46	928.07 *	862.09 *	1,932.36	1,079.76 *	1,347.92	1,121.75	1,319.29
Tennessee	1,577.81	833.79 *	1,714.26	1,284.02	1,526.46	1,690.42	1,301.53	1,621.53
Alabama	1,857.68	1,253.27	2,424.90	1,791.63	2,136.47	1,807.66	1,879.28	1,853.74
Mississippi	1,461.54	1,561.73	1,641.94	1,963.88	1,952.10	1,181.09	1,608.81	1,436.91
West South Central:								
Arkansas	1,084.94	516.36 *	1,880.73	1,529.21	1,450.95	932.44	1,156.66	1,071.74
Louisiana	1,451.44	2,356.06	1,000.95 *	1,837.33	2,117.29	944.71	1,881.32	1,331.12
Oklahoma	1,345.88	1,194.71	1,204.79	2,083.41	967.37 *	1,335.05	1,287.22	1,363.20
Texas	1,469.01	1,144.08	2,237.55	2,145.55	2,038.71	1,153.89	1,880.89	1,412.09
Mountain:								
Colorado	1,522.13	1,285.24	1,971.90	1,585.30	1,580.35	1,457.94	1,716.95	1,466.59
New Mexico	1,508.62	1,994.23	1,668.98	1,126.04	1,692.48	1,409.62	1,463.51	1,525.34
Arizona	1,073.99	712.63 *	1,296.20 *	1,510.61	1,599.99	876.22	1,059.99	1,077.98
Utah	1,175.15	691.05	1,113.01	1,651.15	1,147.83	1,113.01	1,263.83	1,154.86
Nevada	1,221.79	1,503.43	2,004.79	1,608.19	1,610.73	986.53	1,738.02	1,121.12
Pacific:								
Washington	988.53	1,115.54 *	1,615.37	1,027.89	900.55	853.80	1,171.59	929.39
Oregon	1,437.05	1,242.81	1,232.10 *	1,474.00	1,835.18	1,299.26	1,292.57	1,476.06
California	1,306.74	1,123.82	1,436.63	1,928.52	1,794.45	988.29	1,572.52	1,245.60
Hawaii	1,258.64	1,362.50	1,213.75	1,565.78	1,690.69	898.35	1,311.80	1,239.35
States not shown separately	1,299.97	654.45	900.90	1,658.02	1,524.94	1,193.70	1,092.77	1,372.75

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II. D. 2(1996) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.90	49.86	28.23	35.02	39.43	33.23	28.60	29.66
New England:								
Maine	116.99	264.75	484.92	148.15	276.07	199.09	178.89	135.61
Massachusetts	102.98	133.53	218.57	250.28	188.35	159.68	150.82	127.00
Connecticut	55.44	283.32	181.95	395.81	220.01	109.04	153.88	88.73
Middle Atlantic:								
New York	75.51	275.85	206.39	168.69	164.82	79.74	156.27	106.49
New Jersey	232.61	220.47	360.69	322.53	647.35	82.06	201.91	248.68
Pennsylvania	252.69	157.70	212.74	185.72	315.34	361.79	142.78	310.31
East North Central:								
Ohio	85.66	116.50	117.40	150.61	157.09	107.19	74.06	92.77
Indiana	112.79	211.65	317.50	264.26	162.62	114.02	169.48	108.91
Illinois	108.37	212.56	318.10 *	210.69	191.45	154.70	155.90	122.38
Michigan	101.22	210.95 *	217.93 *	182.11	119.07	167.46	132.04	113.06
Wisconsin	123.13	149.65	204.17	259.58	263.58	148.71	146.43	138.54
West North Central:								
Minnesota	137.17	226.96	284.59	305.19	357.52	189.73	198.94	168.66
Iowa	76.19	251.18 *	379.12	198.37	220.00	103.32	154.73	90.78
Missouri	105.56	237.95	171.99	230.64	213.24	167.34	219.36	150.63
Nebraska	157.10	267.50 *	381.02	234.54	118.77	253.43	214.91	188.45
Kansas	149.17	264.72	386.96	231.87	241.12	229.08	191.43	198.35
South Atlantic:								
Maryland	150.60	281.00	310.35	340.00	328.64	258.30	223.12	168.66
Virginia	78.17	266.19	296.51	192.34	306.61	127.97	135.46	103.69
West Virginia	175.95	279.68 *	156.41	356.40	738.15 *	134.23	203.70	278.37
North Carolina	103.46	376.67	369.36	198.75	162.63	146.24	205.36	114.19
South Carolina	108.00	489.79	346.94	445.52	149.92	178.28	316.90	123.38
Georgia	104.48	270.46	358.23	398.36	463.33	150.33	241.61	125.22
Florida	76.58	185.33	362.41	279.19	236.22	190.79	117.68	96.32
East South Central:								
Kentucky	135.77	349.42 *	290.94 *	253.80	344.58 *	198.01	215.12	154.22
Tennessee	191.60	313.94 *	431.99	191.88	138.08	259.22	260.38	195.23
Alabama	67.58	358.62	317.88	137.56	403.12	135.93	244.09	96.89
Mississippi	149.25	394.74	379.78	344.23	164.08	177.62	169.83	166.38
West South Central:								
Arkansas	138.03	226.49 *	373.70	395.59	199.60	254.09	169.68	155.49
Louisiana	192.93	519.36	397.08 *	245.67	219.08	204.05	297.38	188.62
Oklahoma	135.92	189.98	260.10	220.42	312.34 *	193.25	164.21	189.18
Texas	115.33	208.19	377.82	217.16	231.32	180.69	178.25	132.33
Mountain:								
Colorado	116.50	133.29	527.29	222.05	358.52	132.63	256.12	132.97
New Mexico	83.37	480.06	312.65	212.87	176.22	155.79	106.26	116.20
Arizona	161.24	443.23 *	437.00 *	272.34	261.51	175.74	175.88	182.67
Utah	125.26	123.36	206.95	179.58	214.74	205.66	173.63	145.30
Nevada	137.24	371.53	497.93	387.11	468.82	229.59	151.92	151.11
Pacific:								
Washington	121.91	355.61 *	251.84	257.04	234.05	131.47	160.73	166.38
Oregon	154.51	363.25	371.72 *	225.34	313.18	156.41	193.41	183.19
California	85.08	141.20	184.24	131.25	157.04	113.47	111.06	100.84
Hawaii	79.84	207.91	248.85	295.63	189.49	132.48	113.94	122.11
States not shown separately	69.55	143.24	197.92	137.74	175.59	139.05	127.79	89.31

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II.D.2.a(1996) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,287.99	1,174.25	1,441.96	1,786.91	1,602.77	1,081.05	1,534.41	1,239.14
New England:								
Maine	1,470.79						1,509.08	1,467.51
Massachusetts	1,383.41						1,227.02	1,409.10
Connecticut	1,095.18						1,084.50	1,098.16
Middle Atlantic:			These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					
New York	1,062.71						1,728.00	899.08
New Jersey	1,174.52						1,939.84	1,053.04
Pennsylvania	1,285.73						1,205.53	1,300.68
East North Central:								
Ohio	701.68						875.56	671.86
Indiana	1,020.16						1,750.20	1,000.23
Illinois	1,205.37						1,100.89 *	1,213.46
Michigan	698.79						1,160.05	610.35
Wisconsin	996.53						1,419.97	913.53
West North Central:								
Minnesota	1,493.50						1,353.27	1,627.39
Iowa	1,514.92						1,349.21	1,542.18
Missouri	1,258.99						1,041.53	1,298.58
Nebraska	1,532.75						1,615.30	1,513.73
Kansas	1,459.33						1,222.73	1,514.19
South Atlantic:								
Maryland	1,346.63						2,421.78	1,152.32
Virginia	1,611.86						1,669.03	1,605.74
West Virginia	1,540.00						606.07 *	1,638.09
North Carolina	942.23						1,993.65 *	870.87
South Carolina	1,480.36						2,115.71	1,366.18
Georgia	1,788.76						620.46	1,992.87
Florida	2,038.95						1,778.80	2,106.59
East South Central:								
Kentucky	1,260.39						713.90 *	1,441.32 *
Tennessee	1,879.27						1,718.21	1,890.40
Alabama	1,717.27						864.52 *	2,104.89
Mississippi	2,190.60						1,912.61	2,239.35
West South Central:								
Arkansas	1,524.51						2,282.05	1,335.31
Louisiana	1,059.58						1,011.96 *	1,066.30
Oklahoma	1,397.41						1,850.87	1,205.94 *
Texas	1,332.20						2,172.83	1,203.48
Mountain:								
Colorado	1,683.82						1,926.77	1,587.15
New Mexico	1,500.22						1,778.38	1,425.12
Arizona	1,045.55						848.83 *	1,127.71
Utah	1,148.83						1,181.83	1,143.05
Nevada	1,522.05						1,840.73	1,433.69
Pacific:								
Washington	1,101.28						1,608.68	1,019.25 *
Oregon	1,665.11						1,441.32	1,734.89
California	1,261.05						1,781.90	1,149.10
Hawaii	1,430.47						1,512.75	1,411.17
States not shown separately	1,407.45						1,381.83	1,412.47

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II.D.2.a(1996) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	39.69	89.90	43.43	106.34	85.83	49.72	61.52	50.37
New England:								
Maine	233.42						369.76	311.64
Massachusetts	93.26						118.69	121.22
Connecticut	112.59						233.18	96.81
Middle Atlantic:								
New York	141.35						220.60	143.51
New Jersey	235.56						447.71	144.89
Pennsylvania	107.71						342.93	134.28
East North Central:								
Ohio	113.36						208.05	129.51
Indiana	265.55						433.46	272.94
Illinois	189.57						450.54 *	289.20
Michigan	162.73						316.67	157.94
Wisconsin	231.08						339.81	242.99
West North Central:								
Minnesota	251.54						332.02	349.41
Iowa	235.05						400.85	211.57
Missouri	291.95						259.54	301.78
Nebraska	282.44						452.02	262.11
Kansas	145.62						314.25	330.15
South Atlantic:								
Maryland	229.10						383.91	237.03
Virginia	170.36						354.78	222.32
West Virginia	183.54						237.85 *	216.99
North Carolina	148.00						626.36 *	178.01
South Carolina	164.77						478.40	285.29
Georgia	203.04						166.64	457.04
Florida	106.75						243.88	117.78
East South Central:								
Kentucky	257.16						317.88 *	464.24 *
Tennessee	183.59						481.73	205.04
Alabama	396.44						587.11 *	426.67
Mississippi	397.02						554.95	457.94
West South Central:								
Arkansas	275.26						572.72	332.80
Louisiana	252.01						481.88 *	257.30
Oklahoma	394.06						416.05	522.99 *
Texas	205.13						439.13	210.18
Mountain:								
Colorado	147.47						241.52	223.08
New Mexico	192.91						300.71	217.24
Arizona	184.89						290.47 *	200.00
Utah	206.64						265.48	237.07
Nevada	172.77						500.34	233.97
Pacific:								
Washington	268.16						379.23	383.17 *
Oregon	224.48						278.06	312.48
California	103.31						174.38	114.84
Hawaii	111.97						259.85	106.33
States not shown separately	154.66						297.43	156.32

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II.D.2.b(1996) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,314.29	1,125.60	1,412.50	1,603.10	1,532.16	1,155.51	1,372.75	1,302.10
New England:								
Maine	1,539.89						1,650.27	1,519.88
Massachusetts	1,618.35						1,332.92	1,662.86
Connecticut	1,263.40						1,317.87	1,255.72
Middle Atlantic:								
New York	1,319.82						1,604.98	1,224.42
New Jersey	1,679.75						1,623.82	1,691.23
Pennsylvania	855.87						972.80	836.88
East North Central:								
Ohio	857.36						868.58	854.84
Indiana	1,230.44						1,601.01	1,161.92
Illinois	1,155.76						1,186.11	1,145.01
Michigan	698.82						289.39	777.70
Wisconsin	1,061.98						1,020.06	1,068.21
West North Central:								
Minnesota	1,322.57						1,261.13	1,340.88
Iowa	1,405.72						1,179.23	1,454.14
Missouri	1,155.12						1,520.44	1,088.89
Nebraska	1,651.37						1,132.08	1,756.44
Kansas	1,476.50						1,861.37	1,358.54
South Atlantic:								
Maryland	1,511.05						1,789.39	1,436.81
Virginia	1,420.61						1,865.24	1,358.22
West Virginia	1,143.09						1,452.57 *	1,105.84
North Carolina	1,426.93						1,986.35	1,364.42
South Carolina	1,283.03						2,475.52	1,097.58
Georgia	1,375.84						1,534.53	1,351.99
Florida	1,828.37						1,678.68	1,859.15
East South Central:								
Kentucky	1,367.62						1,426.93	1,361.69
Tennessee	1,677.73						1,240.09	1,767.65
Alabama	1,959.16						2,355.61	1,905.29
Mississippi	1,354.35						1,835.37	1,296.67
West South Central:								
Arkansas	1,035.38						1,176.78	1,016.28
Louisiana	1,346.80						1,266.98	1,364.68
Oklahoma	1,371.46						1,269.45	1,396.55
Texas	1,483.01						1,787.39	1,448.58
Mountain:								
Colorado	1,574.56						1,708.29	1,540.10
New Mexico	1,553.28						1,371.31 *	1,613.32
Arizona	1,046.84						1,509.80	954.12
Utah	1,128.71						1,102.37	1,134.70
Nevada	1,221.09						1,703.04	1,120.93
Pacific:								
Washington	907.25						1,130.96	823.81
Oregon	1,195.10						1,330.15	1,155.79
California	1,530.43						1,502.82	1,537.53
Hawaii	1,268.45						1,367.93	1,230.42
States not shown separately	1,210.84						819.81	1,355.89

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II.D.2.b(1996) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.45	56.57	48.57	40.59	67.68	34.31	38.88	30.76
New England:								
Maine	81.70						310.41	82.75
Massachusetts	229.64						202.77	293.97
Connecticut	101.84						182.50	127.04
Middle Atlantic:								
New York	103.54						257.03	133.85
New Jersey	299.43						324.74	345.41
Pennsylvania	112.20						195.25	132.51
East North Central:								
Ohio	110.85						144.74	121.03
Indiana	133.59						238.89	128.49
Illinois	114.95						148.23	132.28
Michigan	88.88						80.43	105.97
Wisconsin	153.15						221.69	175.37
West North Central:								
Minnesota	156.53						216.89	182.53
Iowa	70.85						210.08	84.75
Missouri	130.05						252.88	196.81
Nebraska	275.81						243.85	309.91
Kansas	171.71						197.12	202.05
South Atlantic:								
Maryland	119.68						269.89	145.41
Virginia	136.82						200.36	163.67
West Virginia	302.02						546.63 *	307.31
North Carolina	185.96						177.00	200.91
South Carolina	133.39						356.22	152.94
Georgia	191.75						305.32	214.01
Florida	122.52						220.59	140.36
East South Central:								
Kentucky	187.08						293.91	202.77
Tennessee	272.01						324.60	290.67
Alabama	116.10						222.60	147.66
Mississippi	179.42						359.25	190.84
West South Central:								
Arkansas	145.57						268.56	169.96
Louisiana	209.72						142.54	297.69
Oklahoma	129.95						291.17	199.32
Texas	142.65						209.21	156.77
Mountain:								
Colorado	224.98						351.74	189.59
New Mexico	132.24						434.91 *	155.41
Arizona	160.56						205.04	192.96
Utah	145.34						176.25	201.84
Nevada	149.13						180.79	166.33
Pacific:								
Washington	111.71						203.06	163.79
Oregon	158.30						350.93	154.81
California	86.05						172.91	94.62
Hawaii	191.94						163.53	257.41
States not shown separately	115.93						156.19	162.44

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.



Table II.D.2.c(1996) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1, 140. 34	1, 096. 19	1, 095. 19	1, 382. 86	1, 082. 69	1, 116. 56	1, 159. 63	1, 135. 15
New England:								
Maine	1, 637. 76						2, 048. 33	1, 420. 68
Massachusetts	1, 549. 08						1, 659. 51 *	1, 535. 23
Connecticut	902. 57 *						952. 32 *	886. 35 *
Middle Atlantic:								
New York	1, 057. 16						1, 122. 79	1, 041. 70
New Jersey	894. 08						1, 301. 34 *	827. 10
Pennsylvania	1, 688. 67						960. 89	1, 880. 10
East North Central:								
Ohio	815. 30						643. 42 *	857. 33
Indiana	956. 74						1, 605. 01	828. 38 *
Illinois	940. 32						422. 17 *	1, 055. 21
Michigan	556. 82 *						529. 65 *	568. 42
Wisconsin	884. 40						842. 75 *	894. 93 *
West North Central:								
Minnesota	773. 85						756. 68 *	775. 21 *
Iowa	1, 071. 94						1, 144. 76	1, 035. 78
Missouri	738. 81 *						831. 20 *	721. 01 *
Nebraska	1, 216. 23						1, 381. 16	1, 144. 41
Kansas	908. 93						1, 232. 95	831. 62 *
South Atlantic:								
Maryland	768. 92 *						566. 06 *	793. 61 *
Virginia	1, 369. 29						1, 702. 53	1, 153. 83 *
West Virginia	787. 67						468. 90 *	930. 72
North Carolina	1, 581. 46						1, 908. 94	1, 486. 98
South Carolina	987. 34						1, 549. 36	869. 86
Georgia	1, 219. 42						1, 455. 82	1, 197. 28
Florida	1, 770. 57						1, 399. 00 *	1, 817. 17
East South Central:								
Kentucky	1, 112. 65						1, 109. 83 *	1, 114. 22
Tennessee	818. 75						1, 309. 52 *	755. 80
Alabama	1, 347. 53						1, 398. 17 *	1, 330. 59 *
Mississippi	1, 541. 99						1, 288. 79	1, 620. 30
West South Central:								
Arkansas	954. 44						519. 59 *	1, 092. 37
Louisiana	1, 988. 12						2, 845. 55	1, 472. 87
Oklahoma	1, 234. 30						968. 69	1, 338. 88
Texas	1, 622. 99						1, 831. 51	1, 564. 47
Mountain:								
Colorado	1, 027. 47						1, 126. 00 *	1, 006. 94 *
New Mexico	1, 413. 44						1, 118. 48	1, 784. 33
Arizona	1, 301. 98						604. 90 *	1, 454. 25
Utah	1, 607. 09						2, 057. 86	1, 386. 46
Nevada	953. 62 *						1, 917. 65 *	884. 55 *
Pacific:								
Washington	1, 111. 58						805. 77 *	1, 407. 05 *
Oregon	1, 532. 85						508. 35 *	1, 680. 03
California	669. 46						686. 17 *	665. 92 *
Hawaii	902. 43						999. 87	842. 47
States not shown separately	1, 361. 97						1, 362. 07	1, 361. 91

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II.D.2.c(1996) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.91	130.77	140.54	129.45	87.19	109.56	72.59	85.24
New England:								
Maine	214.52						296.38	209.09
Massachusetts	284.30						536.37 *	322.47
Connecticut	429.41 *						627.90 *	395.18 *
Middle Atlantic:								
New York	146.52						301.07	153.58
New Jersey	150.40						608.17 *	142.96
Pennsylvania	438.87						239.14	491.74
East North Central:								
Ohio	164.45						245.94 *	206.26
Indiana	199.21						347.06	315.11 *
Illinois	265.62						222.64 *	290.29
Michigan	181.82 *						273.68 *	169.12
Wisconsin	238.56						278.38 *	277.91 *
West North Central:								
Minnesota	213.46						280.24 *	265.73 *
Iowa	129.13						233.02	242.86
Missouri	228.16 *						273.22 *	234.15 *
Nebraska	258.86						373.58	338.65
Kansas	202.55						363.64	256.79 *
South Atlantic:								
Maryland	249.02 *						201.37 *	347.83 *
Virginia	220.84						497.44	378.04 *
West Virginia	131.28						159.02 *	182.77
North Carolina	386.94						428.93	290.13
South Carolina	147.78						357.62	193.58
Georgia	176.07						367.27	183.97
Florida	305.45						495.96 *	311.40
East South Central:								
Kentucky	279.51						528.08 *	262.15
Tennessee	130.33						400.66 *	126.87
Alabama	390.40						433.23 *	671.01 *
Mississippi	302.64						337.51	422.55
West South Central:								
Arkansas	207.19						177.17 *	234.54
Louisiana	377.41						705.89	345.35
Oklahoma	215.62						246.30	256.47
Texas	200.23						452.77	208.33
Mountain:								
Colorado	172.27						392.71 *	412.78 *
New Mexico	307.01						315.73	379.50
Arizona	290.67						240.95 *	369.87
Utah	369.38						509.91	265.07
Nevada	383.82 *						590.47 *	396.74 *
Pacific:								
Washington	320.70						264.66 *	427.82 *
Oregon	227.87						454.68 *	313.14
California	155.77						520.11 *	203.99 *
Hawaii	92.81						173.33	160.47
States not shown separately	150.30						194.54	178.47

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II.D.3(1996) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.7%	22.9%	27.5%	33.0%	30.6%	22.4%	27.7%	25.3%
New England:								
Maine	30.1%	21.3%	40.7%	50.6%	35.3%	23.0%	39.6%	27.8%
Massachusetts	24.5%	18.3%	22.5%	32.0%	24.3%	23.4%	22.4%	24.9%
Connecticut	20.4%	16.2%	13.7%	23.3% *	22.8%	20.4%	19.5%	20.6%
Middle Atlantic:								
New York	22.1%	24.5%	27.5%	25.9%	25.1%	18.0%	26.9%	20.6%
New Jersey	23.5%	23.8%	20.7% *	28.1%	37.4%	16.8%	26.2%	23.0%
Pennsylvania	24.2%	17.3%	18.4%	24.7%	29.3%	23.4%	21.1%	24.8%
East North Central:								
Ohio	18.0%	13.6%	14.3%	20.8%	19.5%	17.6%	17.8%	18.0%
Indiana	22.6%	20.9%	38.4%	33.3%	31.1%	16.6%	36.6%	20.7%
Illinois	21.0%	14.5%	18.1% *	27.4%	27.1%	18.9%	19.0%	21.6%
Michigan	13.9%	10.4% *	7.7% *	13.8% *	13.9%	15.3%	11.1%	14.6%
Wisconsin	19.9%	12.8%	26.6%	24.8%	23.6%	16.6%	21.2%	19.7%
West North Central:								
Minnesota	23.4%	20.3%	23.3% *	34.4%	26.9%	20.9%	26.5%	22.6%
Iowa	29.1%	18.3%	35.6%	31.7%	33.0%	24.6%	24.7%	30.4%
Missouri	23.7%	15.7% *	43.4%	29.4%	24.0% *	21.7%	27.7%	22.9%
Nebraska	32.6%	14.1% *	38.4%	35.4%	36.4%	32.5%	27.7%	33.8%
Kansas	27.5%	35.1%	24.2% *	40.0%	38.8%	18.0%	32.3%	26.1%
South Atlantic:								
Maryland	27.6%	28.7%	31.5%	50.1%	31.2%	18.5%	34.7%	25.8%
Virginia	29.2%	34.0%	30.4%	45.0%	30.7%	25.6%	37.2%	27.9%
West Virginia	21.7%	8.2% *	11.7%	39.9%	27.6%	18.8%	15.3%	23.0%
North Carolina	29.5%	26.0%	50.6%	46.9%	30.8%	25.8%	40.4%	27.9%
South Carolina	29.5%	52.8%	51.4%	36.1%	46.9%	20.9%	47.2%	26.1%
Georgia	29.1%	20.4% *	26.5%	40.6%	48.6%	23.2%	27.6%	29.3%
Florida	38.8%	38.8%	36.6%	37.2%	36.6%	40.2%	34.0%	39.8%
East South Central:								
Kentucky	27.0%	21.7% *	19.5% *	46.5%	20.2% *	28.4%	26.1%	27.2%
Tennessee	33.2%	21.6% *	38.9%	33.0%	32.8%	33.4%	32.4%	33.3%
Alabama	40.2%	26.7% *	51.4%	43.5%	43.9%	38.7%	40.6%	40.1%
Mississippi	33.6%	32.0%	38.3%	47.1%	45.6%	27.0%	36.7%	33.1%
West South Central:								
Arkansas	26.1%	12.1% *	43.3%	36.0%	36.5%	22.4%	27.1%	25.9%
Louisiana	29.8%	57.9%	21.8% *	37.9%	49.3%	17.9%	41.9%	26.8%
Oklahoma	28.9%	27.4%	24.0%	46.8%	24.9% *	26.2%	27.8%	29.3%
Texas	30.0%	24.7%	42.9%	42.7%	41.8%	23.6%	37.1%	29.0%
Mountain:								
Colorado	32.3%	32.1%	49.3%	36.0%	39.4%	27.5%	40.5%	30.2%
New Mexico	35.2%	46.3%	38.9%	25.9%	41.1%	32.4%	33.8%	35.8%
Arizona	23.3%	16.3% *	30.8%	34.6%	38.6%	17.9%	24.3%	23.1%
Utah	23.9%	17.3%	26.4%	37.0%	21.5%	22.1%	29.7%	22.8%
Nevada	27.4%	32.7%	43.2%	35.4%	32.3%	23.1%	39.2%	25.1%
Pacific:								
Washington	22.2%	24.5% *	32.9%	23.3%	21.1%	19.0%	25.5%	21.1%
Oregon	32.3%	28.0%	29.5% *	31.0%	39.0%	30.7%	29.0%	33.2%
California	26.7%	23.0%	29.8%	41.9%	36.1%	20.0%	32.5%	25.4%
Hawaii	23.7%	25.0%	24.0%	29.6%	33.0%	16.5%	24.6%	23.3%
States not shown separately	25.5%	14.0%	23.8%	31.6%	30.1%	21.9%	25.0%	25.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II.D.3(1996) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.12%	0.60%	0.65%	0.72%	0.65%	0.54%	0.58%
New England:								
Maine	2.52%	5.68%	8.77%	3.74%	5.62%	3.49%	4.02%	2.91%
Massachusetts	1.87%	2.51%	3.65%	4.22%	3.42%	2.83%	2.62%	2.23%
Connecticut	1.09%	4.86%	2.98%	8.54% *	4.20%	1.94%	2.32%	1.60%
Middle Atlantic:								
New York	1.34%	5.01%	4.35%	2.70%	3.95%	2.06%	2.61%	2.26%
New Jersey	3.27%	4.77%	6.38% *	4.50%	8.82%	2.18%	3.52%	3.67%
Pennsylvania	4.41%	3.80%	5.35%	3.76%	6.65%	6.00%	3.12%	5.22%
East North Central:								
Ohio	2.19%	2.56%	2.32%	3.45%	3.54%	2.94%	1.76%	2.36%
Indiana	3.11%	5.30%	9.30%	6.63%	3.93%	3.24%	4.04%	3.08%
Illinois	2.07%	3.34%	6.40% *	4.45%	3.76%	2.83%	2.88%	2.40%
Michigan	1.68%	4.78% *	5.02% *	4.36% *	2.88%	2.74%	3.07%	1.80%
Wisconsin	2.35%	3.02%	4.98%	4.81%	5.12%	2.75%	3.62%	2.47%
West North Central:								
Minnesota	2.83%	4.88%	7.10% *	6.01%	6.33%	3.73%	3.70%	3.25%
Iowa	1.73%	4.68%	7.24%	5.89%	4.76%	2.42%	3.45%	1.77%
Missouri	2.33%	6.11% *	4.23%	5.87%	7.95% *	2.82%	5.15%	3.16%
Nebraska	3.24%	4.98% *	9.47%	4.64%	7.16%	4.86%	4.26%	3.69%
Kansas	2.81%	5.69%	7.95% *	4.79%	7.50%	4.73%	4.13%	4.13%
South Atlantic:								
Maryland	2.32%	4.82%	5.17%	6.33%	7.38%	4.07%	3.90%	2.94%
Virginia	1.05%	5.80%	6.52%	3.91%	4.72%	1.37%	2.64%	1.03%
West Virginia	2.86%	4.69% *	2.70%	6.09%	8.12%	2.90%	3.45%	3.98%
North Carolina	2.39%	5.81%	5.49%	5.70%	4.09%	3.30%	3.58%	2.94%
South Carolina	2.51%	9.98%	7.65%	8.64%	6.47%	3.29%	6.13%	2.96%
Georgia	3.49%	9.22% *	5.92%	8.40%	5.26%	4.60%	3.89%	4.35%
Florida	1.71%	3.83%	6.30%	6.27%	4.84%	4.41%	2.52%	2.25%
East South Central:								
Kentucky	3.22%	7.59% *	10.14% *	5.77%	6.55% *	4.69%	4.92%	3.73%
Tennessee	3.37%	10.34% *	8.47%	5.43%	3.25%	4.35%	5.89%	3.48%
Alabama	1.98%	8.03% *	6.57%	3.26%	7.31%	3.37%	5.53%	2.64%
Mississippi	2.93%	7.91%	7.01%	7.95%	4.14%	4.01%	3.73%	3.19%
West South Central:								
Arkansas	2.99%	6.01% *	7.21%	6.99%	5.24%	4.34%	3.84%	3.43%
Louisiana	4.68%	13.41%	9.28% *	6.40%	4.11%	4.48%	7.20%	4.23%
Oklahoma	2.82%	4.48%	6.42%	5.03%	8.06% *	3.82%	3.73%	3.86%
Texas	2.18%	4.47%	8.27%	3.58%	5.25%	3.45%	4.00%	2.43%
Mountain:								
Colorado	2.62%	3.94%	9.74%	5.23%	5.61%	2.61%	4.57%	2.74%
New Mexico	1.28%	8.47%	6.78%	5.58%	5.65%	3.24%	2.97%	1.52%
Arizona	3.69%	8.39% *	7.24%	7.92%	9.34%	3.74%	4.60%	4.08%
Utah	2.83%	2.31%	4.30%	5.21%	4.02%	4.22%	3.76%	3.26%
Nevada	2.82%	7.63%	9.43%	5.80%	6.30%	4.73%	4.26%	3.05%
Pacific:								
Washington	2.58%	9.68% *	5.09%	5.99%	5.59%	2.46%	3.42%	3.89%
Oregon	3.58%	7.04%	9.10% *	4.81%	7.15%	4.17%	4.63%	4.29%
California	1.53%	2.91%	4.04%	2.60%	3.38%	1.97%	1.91%	1.72%
Hawaii	1.33%	3.73%	4.50%	5.77%	3.23%	2.14%	1.94%	1.99%
States not shown separately	1.62%	3.44%	4.28%	3.94%	5.46%	3.34%	1.96%	2.14%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II. D. 3. a(1996) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.5%	24.9%	29.9%	38.0%	33.8%	21.8%	32.3%	25.3%
New England:								
Maine	26.8%						30.6%	26.6%
Massachusetts	23.8%						21.8%	24.2%
Connecticut	19.8%						17.8%	20.5%
Middle Atlantic:								
New York	21.7%	These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					33.7%	18.5%
New Jersey	21.1%						34.0%	19.0%
Pennsylvania	27.2%						24.8%	27.7%
East North Central:								
Ohio	15.9%						21.1%	15.0%
Indiana	18.9%						42.4%	18.5%
Illinois	22.9%						19.2% *	23.3% *
Michigan	15.1%						25.1%	13.2%
Wisconsin	19.3%						28.9%	17.5%
West North Central:								
Minnesota	28.9%						27.7%	29.8%
Iowa	27.3%						27.1% *	27.3%
Missouri	25.6%						19.5% *	26.8%
Nebraska	31.6%						36.0%	30.7%
Kansas	30.1%						27.9%	30.5%
South Atlantic:								
Maryland	26.2%						44.2%	22.7%
Virginia	28.4%						42.1%	27.4%
West Virginia	30.3%						14.1% *	31.7%
North Carolina	19.5%						43.6%	18.0%
South Carolina	34.0%						48.4%	31.4%
Georgia	38.4%						16.6%	41.4%
Florida	44.8%						40.6%	45.9%
East South Central:								
Kentucky	26.8%						15.7% *	30.4%
Tennessee	39.9%						47.1%	39.5%
Alabama	34.0%						16.7% *	42.2%
Mississippi	45.6%						47.6%	45.4%
West South Central:								
Arkansas	33.9%						49.5%	29.8%
Louisiana	22.0% *						21.9% *	22.1% *
Oklahoma	28.4% *						37.1%	24.6% *
Texas	28.3%						45.3%	25.7%
Mountain:								
Colorado	37.6%						50.0%	33.6%
New Mexico	37.3%						42.8%	35.8%
Arizona	22.9%						20.2% *	24.0%
Utah	25.8%						30.3%	25.1%
Nevada	35.1%						39.5%	33.7%
Pacific:								
Washington	23.6%						34.9%	21.8% *
Oregon	39.0%						35.2%	40.0%
California	28.0%						38.9%	25.6%
Hawaii	28.5%						29.9%	28.2%
States not shown separately	26.2%						27.6%	26.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II. D. 3. a(1996) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 88%	2. 05%	1. 25%	1. 67%	1. 85%	1. 07%	1. 13%	1. 10%
New England:								
Maine	4. 39%						7. 22%	5. 56%
Massachusetts	1. 64%						2. 04%	2. 11%
Connecticut	1. 96%						3. 81%	1. 51%
Middle Atlantic:								
New York	2. 66%						4. 32%	3. 02%
New Jersey	3. 87%						8. 22%	2. 62%
Pennsylvania	2. 41%						6. 68%	2. 97%
East North Central:								
Ohio	2. 58%						5. 04%	2. 63%
Indiana	5. 60%						9. 54%	5. 22%
Illinois	4. 37%						7. 28% *	7. 40% *
Michigan	3. 40%						6. 91%	3. 33%
Wisconsin	4. 73%						6. 88%	5. 03%
West North Central:								
Minnesota	4. 55%						6. 73%	5. 64%
Iowa	4. 28%						8. 45% *	3. 66%
Missouri	6. 09%						7. 36% *	6. 20%
Nebraska	5. 74%						9. 83%	5. 56%
Kansas	2. 90%						7. 23%	6. 49%
South Atlantic:								
Maryland	4. 50%						5. 95%	4. 94%
Virginia	4. 21%						7. 51%	5. 12%
West Virginia	3. 97%						4. 83% *	4. 92%
North Carolina	2. 86%						10. 79%	3. 44%
South Carolina	4. 00%						11. 22%	4. 84%
Georgia	4. 51%						4. 92%	6. 24%
Florida	2. 79%						5. 79%	3. 09%
East South Central:								
Kentucky	5. 18%						6. 26% *	7. 02%
Tennessee	3. 32%						12. 18%	3. 70%
Alabama	8. 57%						11. 48% *	8. 58%
Mississippi	8. 66%						13. 43%	9. 89%
West South Central:								
Arkansas	5. 43%						12. 23%	6. 35%
Louisiana	6. 65% *						12. 79% *	6. 99% *
Oklahoma	9. 42% *						10. 36%	10. 59% *
Texas	3. 96%						8. 70%	3. 98%
Mountain:								
Colorado	2. 01%						5. 39%	3. 34%
New Mexico	3. 70%						6. 51%	4. 57%
Arizona	3. 80%						8. 43% *	4. 16%
Utah	5. 11%						6. 62%	5. 70%
Nevada	3. 29%						10. 89%	4. 51%
Pacific:								
Washington	5. 05%						8. 24%	6. 59% *
Oregon	4. 51%						6. 14%	5. 62%
California	2. 60%						3. 09%	2. 75%
Hawaii	1. 97%						5. 50%	2. 24%
States not shown separately	2. 78%						6. 54%	2. 85%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.



Table II. D. 3. b(1996) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.2%	22.0%	28.2%	32.3%	31.3%	22.8%	27.3%	26.0%
New England:								
Maine	29.7%						34.3%	29.0%
Massachusetts	26.6%						22.4%	27.2%
Connecticut	22.0%						23.1%	21.9%
Middle Atlantic:								
New York	22.5%						25.7%	21.3%
New Jersey	27.6%						26.2%	27.9%
Pennsylvania	17.4%						19.7%	17.0%
East North Central:								
Ohio	18.6%						18.2%	18.8%
Indiana	25.3%						35.3%	23.6%
Illinois	22.1%						21.3%	22.4%
Michigan	14.1%						6.5% *	15.4%
Wisconsin	20.9%						21.5%	20.9%
West North Central:								
Minnesota	26.7%						27.5%	26.5%
Iowa	31.8%						25.0%	33.4%
Missouri	24.4%						33.1%	22.8%
Nebraska	35.2%						23.1% *	37.7%
Kansas	29.5%						35.5%	27.5%
South Atlantic:								
Maryland	29.1%						32.8%	28.1%
Virginia	29.4%						36.7%	28.4%
West Virginia	21.1%						26.7% *	20.4%
North Carolina	31.1%						43.6%	29.8%
South Carolina	30.6%						57.3%	26.3%
Georgia	28.1%						28.7%	28.0%
Florida	35.8%						30.6%	36.9%
East South Central:								
Kentucky	28.9%						35.3%	28.4%
Tennessee	35.2%						30.6%	35.9%
Alabama	41.9%						51.8%	40.6%
Mississippi	31.5%						41.8%	30.2%
West South Central:								
Arkansas	27.1%						28.3%	26.9%
Louisiana	26.6%						26.3%	26.7%
Oklahoma	30.2%						26.7%	31.1%
Texas	30.5%						35.7%	29.9%
Mountain:								
Colorado	32.2%						40.2%	30.4%
New Mexico	34.2%						32.3% *	34.7%
Arizona	22.3%						32.5%	20.3%
Utah	21.9%						25.5%	21.2%
Nevada	27.0%						38.5%	24.7%
Pacific:								
Washington	21.2%						25.6%	19.5%
Oregon	25.7%						29.0%	24.7%
California	28.0%						28.7%	27.8%
Hawaii	23.5%						25.8%	22.6%
States not shown separately	24.0%						18.8%	25.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II. D. 3. b(1996) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	1.00%	0.96%	0.67%	1.26%	0.53%	0.74%	0.61%
New England:								
Maine	1.88%						5.63%	1.71%
Massachusetts	3.68%						3.32%	4.64%
Connecticut	2.24%						2.90%	2.76%
Middle Atlantic:								
New York	1.64%						3.87%	2.32%
New Jersey	4.06%						4.92%	4.97%
Pennsylvania	2.40%						4.81%	2.87%
East North Central:								
Ohio	2.60%						3.12%	2.73%
Indiana	3.23%						5.85%	3.00%
Illinois	1.86%						2.78%	2.34%
Michigan	1.54%						1.98% *	2.16%
Wisconsin	2.99%						4.94%	3.19%
West North Central:								
Minnesota	2.80%						4.36%	2.99%
Iowa	1.93%						4.89%	2.02%
Missouri	2.59%						5.34%	3.36%
Nebraska	4.88%						7.36% *	5.33%
Kansas	3.50%						4.21%	4.39%
South Atlantic:								
Maryland	2.31%						5.25%	2.23%
Virginia	1.37%						4.73%	1.58%
West Virginia	4.39%						10.57% *	4.49%
North Carolina	3.48%						6.98%	3.65%
South Carolina	3.29%						6.30%	3.91%
Georgia	4.54%						5.34%	5.67%
Florida	2.76%						3.72%	3.38%
East South Central:								
Kentucky	4.92%						6.58%	5.36%
Tennessee	4.42%						6.93%	4.84%
Alabama	3.45%						5.12%	4.02%
Mississippi	3.68%						6.82%	3.69%
West South Central:								
Arkansas	3.10%						5.43%	4.25%
Louisiana	4.34%						3.18%	6.10%
Oklahoma	2.49%						6.42%	3.61%
Texas	2.79%						4.45%	2.95%
Mountain:								
Colorado	5.00%						6.28%	4.98%
New Mexico	2.84%						9.85% *	3.13%
Arizona	3.49%						4.89%	4.05%
Utah	3.33%						3.50%	4.52%
Nevada	3.05%						4.60%	3.34%
Pacific:								
Washington	2.30%						4.05%	3.50%
Oregon	3.68%						7.17%	3.76%
California	1.32%						3.03%	2.40%
Hawaii	3.49%						2.86%	4.48%
States not shown separately	2.25%						3.08%	3.58%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II. D. 3. c(1996) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.2%	22.7%	22.3%	28.2%	22.7%	22.3%	23.6%	23.0%
New England:								
Maine	32.9%						43.4%	27.8%
Massachusetts	22.1%						26.2% *	21.6%
Connecticut	14.9% *						15.7% *	14.6% *
Middle Atlantic:								
New York	21.9%						20.5%	22.3%
New Jersey	15.9%						19.0% *	15.3%
Pennsylvania	30.9%						20.1%	33.3%
East North Central:								
Ohio	18.2%						13.6% *	19.4%
Indiana	19.8%						38.5%	16.7% *
Illinois	15.2% *						6.9% *	17.0% *
Michigan	12.6% *						11.2% *	13.2% *
Wisconsin	17.2%						15.6% *	17.6% *
West North Central:								
Minnesota	14.8% *						16.4% *	14.6% *
Iowa	23.8%						23.9%	23.8%
Missouri	17.1% *						17.0% *	17.1% *
Nebraska	26.8%						31.2%	25.0%
Kansas	20.6%						25.0%	19.3% *
South Atlantic:								
Maryland	23.1%						10.3% *	25.9% *
Virginia	30.1%						35.6%	26.2%
West Virginia	17.6%						9.2% *	22.1%
North Carolina	34.7%						36.9%	34.0%
South Carolina	22.3%						26.4%	21.1%
Georgia	26.7%						30.1%	26.4%
Florida	38.2%						31.3% *	39.0%
East South Central:								
Kentucky	23.2%						25.5% *	22.1%
Tennessee	17.2%						31.4% *	15.6%
Alabama	33.5%						31.7% *	34.1%
Mississippi	35.3%						29.0%	37.3%
West South Central:								
Arkansas	19.2%						12.2% *	21.0%
Louisiana	45.2%						69.9%	32.0%
Oklahoma	25.5%						23.6%	26.2%
Texas	29.5%						33.1%	28.5%
Mountain:								
Colorado	22.9%						20.8% *	23.5%
New Mexico	31.0%						23.8% *	40.6%
Arizona	29.3%						14.1% *	32.5%
Utah	33.2%						45.2%	27.8%
Nevada	22.5% *						49.1%	20.8% *
Pacific:								
Washington	23.1% *						15.1% *	32.8% *
Oregon	35.3%						9.3% *	40.1%
California	14.1%						15.1% *	13.9%
Hawaii	16.0%						17.8%	14.9%
States not shown separately	27.6%						32.9%	25.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II. D. 3. c(1996) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.08%	2.96%	2.89%	2.19%	1.98%	2.08%	1.44%	1.57%
New England:								
Maine	4.77%						6.94%	4.71%
Massachusetts	4.27%						8.74% *	4.53%
Connecticut	7.24% *						11.09% *	7.56% *
Middle Atlantic:								
New York	4.08%						4.61%	4.87%
New Jersey	2.48%						7.32% *	2.97%
Pennsylvania	7.04%						5.01%	7.75%
East North Central:								
Ohio	3.37%						6.66% *	4.28%
Indiana	5.15%						7.58%	6.94% *
Illinois	5.00% *						6.65% *	5.43% *
Michigan	4.23% *						5.98% *	4.46% *
Wisconsin	4.46%						4.96% *	5.37% *
West North Central:								
Minnesota	5.34% *						6.51% *	6.80% *
Iowa	3.19%						6.39%	5.11%
Missouri	8.59% *						7.49% *	9.60% *
Nebraska	5.76%						8.71%	6.36%
Kansas	5.20%						7.21%	6.16% *
South Atlantic:								
Maryland	3.34%						3.44% *	8.85% *
Virginia	4.03%						10.45%	5.00%
West Virginia	2.30%						3.08% *	3.11%
North Carolina	4.14%						6.40%	6.89%
South Carolina	4.12%						7.81%	4.13%
Georgia	3.86%						6.82%	4.35%
Florida	6.05%						9.47% *	6.82%
East South Central:								
Kentucky	5.66%						9.43% *	5.28%
Tennessee	3.64%						11.89% *	3.15%
Alabama	8.81%						9.68% *	9.58%
Mississippi	5.82%						7.48%	7.24%
West South Central:								
Arkansas	4.35%						4.85% *	5.00%
Louisiana	8.58%						17.77%	6.98%
Oklahoma	4.50%						5.44%	5.68%
Texas	1.90%						9.03%	2.36%
Mountain:								
Colorado	3.30%						9.60% *	6.81%
New Mexico	6.52%						8.47% *	8.37%
Arizona	7.91%						6.78% *	9.28%
Utah	6.40%						10.32%	4.80%
Nevada	9.21% *						13.19%	9.68% *
Pacific:								
Washington	7.48% *						5.78% *	11.10% *
Oregon	5.87%						8.19% *	8.08%
California	3.17%						10.14% *	3.49%
Hawaii	1.86%						2.87%	2.89%
States not shown separately	3.35%						4.06%	3.56%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II.D.4(1996) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and State:  
United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.1%	46.9%	47.8%	48.9%	52.6%	62.4%	47.7%	58.3%
New England:								
Maine	55.5%	45.7%	46.1%	49.2%	47.9%	65.8%	46.4%	58.5%
Massachusetts	56.5%	45.9%	44.9%	53.0%	55.4%	60.5%	46.5%	58.4%
Connecticut	60.7%	58.1%	57.0%	53.3%	52.3%	64.9%	56.3%	61.7%
Middle Atlantic:								
New York	57.2%	46.9%	50.1%	55.3%	57.7%	61.5%	50.3%	59.4%
New Jersey	58.6%	47.1%	40.2%	52.6%	53.8%	66.7%	47.2%	61.3%
Pennsylvania	59.1%	47.0%	46.3%	52.2%	57.3%	65.4%	47.7%	62.1%
East North Central:								
Ohio	60.5%	50.3%	59.8%	60.0%	60.6%	61.8%	55.4%	61.8%
Indiana	59.1%	45.9%	52.0%	53.2%	49.5%	66.5%	54.2%	59.9%
Illinois	57.1%	51.7%	50.8%	55.2%	49.5%	63.3%	51.2%	58.9%
Michigan	58.0%	56.2%	53.0%	60.6%	52.5%	62.6%	56.2%	58.5%
Wisconsin	60.6%	42.4%	55.6%	52.7%	62.4%	66.7%	47.7%	63.7%
West North Central:								
Minnesota	55.0%	45.5%	47.7%	50.5%	51.4%	60.5%	49.0%	57.1%
Iowa	61.6%	64.3%	55.2%	59.7%	63.0%	62.0%	61.1%	61.7%
Missouri	52.8%	49.2%	46.4%	35.1%	51.2%	59.3%	43.1%	55.3%
Nebraska	58.6%	54.2%	49.9%	49.0%	52.7%	67.4%	51.8%	60.8%
Kansas	57.6%	55.4%	50.3%	52.9%	49.4%	66.4%	52.0%	59.3%
South Atlantic:								
Maryland	54.8%	43.6%	47.3%	46.5%	53.0%	61.1%	46.0%	57.1%
Virginia	58.9%	47.6%	44.7%	45.1%	58.7%	65.2%	44.7%	62.4%
West Virginia	57.6%	40.2%	58.1%	44.5%	47.6%	68.6%	50.5%	59.3%
North Carolina	54.6%	40.7%	38.8%	33.0%	53.5%	62.3%	36.5%	58.7%
South Carolina	53.3%	42.5%	43.4%	39.2%	46.1%	60.8%	41.6%	56.1%
Georgia	53.9%	47.4%	43.4%	45.9%	46.3%	60.1%	45.6%	55.3%
Florida	50.0%	40.7%	49.9%	36.6%	47.0%	56.5%	41.9%	52.1%
East South Central:								
Kentucky	59.0%	56.4%	44.2%	45.0%	56.6%	64.3%	50.3%	61.4%
Tennessee	58.5%	50.0%	45.7%	52.7%	52.8%	63.8%	51.0%	59.9%
Alabama	57.0%	46.7%	49.6%	53.7%	48.7%	61.9%	51.2%	58.2%
Mississippi	54.8%	41.7%	50.1%	50.1%	43.3%	63.7%	46.8%	56.4%
West South Central:								
Arkansas	59.7%	53.1%	43.4%	48.4%	56.2%	65.0%	46.6%	63.0%
Louisiana	58.3%	65.3%	46.6%	50.1%	47.0%	67.5%	54.7%	59.5%
Oklahoma	55.1%	54.1%	52.5%	50.3%	55.3%	57.4%	52.6%	55.8%
Texas	56.0%	40.4%	42.2%	39.4%	57.9%	62.8%	39.6%	59.5%
Mountain:								
Colorado	51.4%	43.8%	51.3%	43.5%	47.8%	58.6%	44.1%	54.0%
New Mexico	54.6%	49.7%	44.4%	55.9%	58.8%	54.8%	54.3%	54.7%
Arizona	55.4%	60.8%	49.6%	39.1%	47.2%	62.5%	50.8%	56.9%
Utah	65.6%	61.5%	60.2%	65.7%	63.2%	67.5%	62.2%	66.4%
Nevada	49.3%	38.2%	31.8%	47.2%	46.2%	53.9%	38.5%	52.1%
Pacific:								
Washington	52.1%	39.2%	50.1%	47.3%	52.3%	57.3%	48.9%	53.2%
Oregon	54.1%	43.5%	41.6%	58.7%	50.1%	59.4%	47.2%	56.4%
California	51.8%	39.0%	42.7%	43.0%	45.1%	61.4%	42.3%	54.7%
Hawaii	43.7%	37.8%	29.8%	34.5%	40.7%	58.1%	34.4%	48.5%
States not shown separately	57.6%	50.9%	50.8%	55.9%	54.6%	64.9%	52.8%	59.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.D.4(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	1.08%	0.71%	1.17%	0.82%	0.52%	0.89%	0.34%
New England:								
Maine	2.25%	3.67%	6.32%	3.97%	2.37%	2.28%	2.28%	2.53%
Massachusetts	2.45%	4.48%	5.99%	4.80%	4.01%	2.49%	2.42%	2.57%
Connecticut	1.11%	5.42%	2.28%	3.29%	4.06%	2.19%	2.33%	1.79%
Middle Atlantic:								
New York	1.14%	3.73%	2.96%	1.83%	2.98%	2.95%	2.76%	1.94%
New Jersey	2.12%	3.98%	5.18%	5.39%	5.49%	1.93%	2.59%	2.21%
Pennsylvania	1.31%	1.80%	4.08%	2.82%	2.89%	1.36%	1.57%	1.51%
East North Central:								
Ohio	1.11%	2.51%	3.87%	2.36%	3.75%	1.99%	2.50%	1.26%
Indiana	1.90%	3.04%	7.37%	3.38%	6.18%	2.09%	2.89%	2.43%
Illinois	2.13%	5.68%	2.93%	4.96%	4.79%	3.11%	2.29%	2.40%
Michigan	2.37%	5.45%	5.06%	2.90%	4.70%	1.70%	2.30%	3.29%
Wisconsin	1.36%	3.47%	5.19%	3.51%	3.00%	2.43%	2.72%	1.67%
West North Central:								
Minnesota	2.04%	3.67%	3.01%	6.53%	5.99%	4.00%	2.21%	2.92%
Iowa	2.83%	4.98%	4.15%	3.31%	5.99%	2.57%	3.99%	2.81%
Missouri	2.95%	4.77%	7.90%	3.06%	5.24%	3.32%	3.58%	3.26%
Nebraska	1.98%	4.01%	4.62%	5.08%	3.76%	3.00%	2.60%	2.14%
Kansas	1.98%	4.17%	4.93%	3.35%	6.68%	2.47%	2.91%	2.57%
South Atlantic:								
Maryland	2.44%	1.85%	5.42%	3.78%	3.09%	2.62%	3.60%	2.30%
Virginia	3.04%	4.82%	6.27%	2.38%	8.42%	4.11%	2.12%	3.66%
West Virginia	2.69%	6.16%	9.93%	5.27%	4.02%	3.08%	4.48%	2.89%
North Carolina	2.01%	6.24%	3.64%	3.28%	4.37%	3.00%	2.00%	2.41%
South Carolina	2.34%	4.82%	5.92%	5.67%	4.96%	2.90%	4.29%	2.21%
Georgia	2.28%	6.26%	6.26%	3.68%	3.52%	3.04%	3.02%	2.53%
Florida	2.50%	1.28%	4.40%	3.94%	5.23%	3.28%	2.62%	3.03%
East South Central:								
Kentucky	3.47%	6.82%	5.20%	4.31%	4.06%	2.83%	5.34%	2.79%
Tennessee	0.88%	8.39%	8.09%	4.51%	2.82%	1.28%	4.84%	1.23%
Alabama	1.58%	5.19%	4.14%	2.93%	6.08%	2.23%	2.79%	2.16%
Mississippi	2.46%	4.74%	7.83%	7.05%	7.40%	3.60%	3.16%	3.65%
West South Central:								
Arkansas	2.96%	6.98%	7.90%	3.87%	4.05%	2.44%	3.98%	2.50%
Louisiana	2.93%	6.74%	3.61%	8.85%	5.27%	1.92%	4.87%	2.60%
Oklahoma	3.42%	5.58%	8.70%	4.92%	8.86%	5.28%	4.02%	4.33%
Texas	1.92%	4.21%	4.62%	2.02%	4.08%	2.41%	2.01%	2.36%
Mountain:								
Colorado	1.41%	4.60%	8.23%	3.29%	3.68%	3.19%	2.55%	2.00%
New Mexico	1.42%	5.11%	5.71%	7.20%	5.03%	3.78%	4.15%	2.49%
Arizona	1.82%	7.90%	4.92%	4.07%	4.85%	2.77%	4.37%	2.27%
Utah	1.65%	4.03%	6.30%	3.43%	2.68%	1.87%	2.59%	1.82%
Nevada	1.46%	6.64%	4.74%	3.84%	7.41%	2.17%	1.58%	1.95%
Pacific:								
Washington	3.80%	3.18%	7.12%	8.71%	6.34%	1.98%	3.06%	4.41%
Oregon	1.42%	4.02%	4.73%	4.34%	4.38%	1.76%	2.15%	1.75%
California	1.37%	3.17%	2.51%	2.97%	1.89%	1.87%	2.10%	1.52%
Hawaii	1.45%	3.25%	2.36%	3.39%	2.10%	2.92%	1.93%	1.68%
States not shown separately	0.51%	3.21%	3.68%	3.51%	2.83%	1.87%	2.36%	1.42%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).



Table II. D. 4. a(1996) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.3%	48.0%	41.9%	22.1%	14.5%	14.7%	39.5%	14.9%
New England:								
Maine	9.0%	53.8%	34.9% *	5.8% *	6.2% *	3.5% *	26.4%	4.5% *
Massachusetts	15.9%	56.9%	46.5%	10.8%	13.2% *	12.4% *	46.6%	11.2% *
Connecticut	12.3%	26.3% *	60.0%	21.3% *	18.2%	4.6%	31.3%	8.4%
Middle Atlantic:								
New York	21.4%	56.7%	36.7%	26.6%	12.8% *	15.2%	44.1%	15.0%
New Jersey	19.3%	47.2%	47.3%	31.9% *	12.3% *	14.2% *	38.7%	15.6% *
Pennsylvania	29.1%	60.4%	60.6%	26.1%	27.5%	23.2%	49.1%	25.1%
East North Central:								
Ohio	22.3%	61.0%	62.5%	26.9% *	29.9%	9.7% *	51.2%	16.1% *
Indiana	18.4%	55.9%	25.4% *	11.7% *	4.3% *	21.9%	27.7% *	17.0%
Illinois	17.7%	49.3%	56.9%	33.0%	5.9% *	7.7% *	49.9%	9.3% *
Michigan	32.4%	78.5%	81.4%	56.8%	29.3% *	14.6% *	74.6%	22.1%
Wisconsin	26.1%	66.9%	28.0% *	20.3%	34.4%	18.7% *	40.0%	23.6%
West North Central:								
Minnesota	14.9%	42.9%	21.1% *	20.2% *	5.1% *	12.6% *	29.5%	10.6% *
Iowa	12.2%	48.8%	18.1% *	16.8% *	6.6% *	5.4% *	34.7%	5.3% *
Missouri	19.2%	57.1%	14.3% *	33.4%	26.3% *	11.7% *	32.7%	16.6%
Nebraska	10.4%	61.3%	33.8% *	15.9% *	1.4% *	1.9% *	39.5%	2.6% *
Kansas	22.9%	42.1%	38.3% *	12.4% *	9.7% *	26.6% *	32.4%	20.2% *
South Atlantic:								
Maryland	11.4% *	55.1%	34.2% *	17.8% *	11.7% *	2.8% *	32.8%	6.9% *
Virginia	7.2%	32.0% *	39.0%	10.1% *	4.5% *	2.9% *	26.1%	3.8% *
West Virginia	26.1%	75.0%	66.5%	22.1% *	21.5% *	18.9% *	61.0%	18.8%
North Carolina	12.2% *	53.5%	28.9%	15.7% *	19.3% *	5.7% *	34.5%	9.0% *
South Carolina	17.9%	19.4% *	6.7% *	15.0% *	8.2% *	21.7%	10.3% *	19.2%
Georgia	30.3%	53.1%	50.0%	11.5% *	18.3% *	34.1%	44.1%	28.4%
Florida	7.8%	27.6%	34.6%	25.7% *	2.1% *	1.7% *	35.5%	2.0% *
East South Central:								
Kentucky	22.2%	25.0% *	63.5%	17.2% *	35.1% *	15.9% *	32.8%	19.8%
Tennessee	15.5%	47.4%	46.2%	27.8% *	6.2% *	11.5%	36.6%	12.1%
Alabama	8.5%	38.8%	30.8%	10.7% *	4.6% *	4.7% *	27.7%	5.0% *
Mississippi	13.0% *	46.8%	20.0% *	8.2% *	7.6% *	12.9% *	24.0%	11.2% *
West South Central:								
Arkansas	10.3% *	67.6%	24.5%	28.7% *	8.7% *	2.6% *	44.1%	4.1% *
Louisiana	25.0%	23.2% *	52.6%	23.2% *	0.2% *	32.0%	34.2%	22.3% *
Oklahoma	12.8%	28.4%	37.5%	21.3%	5.2% *	6.7%	30.2%	7.8% *
Texas	20.1%	36.9%	21.0% *	9.3% *	6.0% *	24.9%	24.9%	19.4%
Mountain:								
Colorado	12.8%	47.1%	16.7% *	18.1%	4.2% *	8.3% *	26.4%	8.9%
New Mexico	13.6%	33.9% *	28.9% *	30.0% *	7.8% *	5.2% *	32.7%	6.4% *
Arizona	23.0%	13.3% *	27.3% *	7.5% *	22.3% *	26.5%	16.7% *	24.8%
Utah	17.7%	59.4%	39.0%	13.0% *	16.3% *	13.6% *	31.7%	14.7% *
Nevada	20.5%	33.8%	29.6% *	24.3% *	16.3% *	19.2% *	23.5%	19.9%
Pacific:								
Washington	29.2%	53.6%	34.3%	40.7%	42.5%	10.5% *	44.9%	24.3%
Oregon	19.3%	54.4%	39.5%	28.0%	7.6% *	11.2% *	43.0%	12.7% *
California	20.4%	47.6%	34.6%	21.5%	5.3% *	20.9%	36.1%	16.7%
Hawaii	25.1%	33.3%	43.1%	26.3% *	14.5%	25.4%	34.6%	21.6%
States not shown separately	20.9%	66.0%	53.8%	9.8% *	12.8% *	13.6% *	46.7%	11.9% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table II. D. 4. a(1996) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.83%	2.57%	1.72%	1.49%	1.46%	1.29%	1.58%	1.03%
New England:								
Maine	1.91%	9.49%	11.84% *	5.44% *	3.75% *	1.51% *	4.94%	1.89% *
Massachusetts	3.82%	9.07%	10.22%	2.95%	6.46% *	5.65% *	6.40%	4.59% *
Connecticut	2.44%	11.76% *	10.29%	6.79% *	5.36%	1.32%	6.14%	2.23%
Middle Atlantic:								
New York	2.64%	4.69%	8.91%	5.47%	4.18% *	4.44%	5.49%	3.40%
New Jersey	4.24%	7.32%	11.58%	9.83% *	10.86% *	6.60% *	5.31%	5.49% *
Pennsylvania	4.13%	8.87%	10.56%	7.62%	8.22%	6.33%	7.26%	5.15%
East North Central:								
Ohio	5.17%	6.41%	8.70%	8.23% *	8.69%	7.52% *	5.58%	6.41% *
Indiana	3.34%	9.51%	12.24% *	7.24% *	3.44% *	6.53% *	8.35% *	3.96%
Illinois	3.44%	9.02%	10.48%	6.90%	3.77% *	4.69% *	7.28%	3.24% *
Michigan	5.73%	6.95%	8.00%	9.56%	9.06% *	8.98% *	6.08%	6.04%
Wisconsin	4.02%	5.21%	8.44% *	5.88%	10.16%	11.32% *	3.95%	4.56%
West North Central:								
Minnesota	4.46%	11.30%	9.29% *	7.48% *	4.48% *	8.16% *	6.23%	5.90% *
Iowa	3.36%	9.78%	10.00% *	8.89% *	6.27% *	3.00% *	6.53%	2.41% *
Missouri	2.80%	8.34%	5.03% *	9.35%	9.10% *	4.88% *	7.98%	3.86%
Nebraska	2.48%	9.12%	12.78% *	8.20% *	2.09% *	1.04% *	6.11%	1.05% *
Kansas	5.77%	6.71%	11.70% *	5.06% *	8.27% *	11.46% *	5.70%	7.71% *
South Atlantic:								
Maryland	3.93% *	6.29%	12.01% *	9.82% *	5.81% *	1.80% *	6.48%	3.19% *
Virginia	2.11%	10.76% *	9.94%	3.89% *	5.53% *	3.20% *	4.16%	1.88% *
West Virginia	3.93%	8.81%	12.07%	7.75% *	9.89% *	6.81% *	7.61%	5.14%
North Carolina	4.64% *	7.52%	7.61%	6.45% *	9.10% *	5.67% *	5.08%	5.37% *
South Carolina	3.76%	11.22% *	2.86% *	11.30% *	4.31% *	6.40%	3.36% *	4.15%
Georgia	6.64%	11.03%	11.90%	12.52% *	7.18% *	9.63%	6.57%	7.96%
Florida	1.06%	5.48%	8.60%	10.34% *	2.76% *	1.79% *	4.58%	0.79% *
East South Central:								
Kentucky	4.59%	10.09% *	12.26%	8.57% *	10.86% *	5.97% *	7.14%	5.24%
Tennessee	3.34%	11.59%	10.64%	10.83% *	2.84% *	3.06%	7.72%	3.43%
Alabama	2.17%	10.14%	8.03%	4.42% *	8.58% *	2.83% *	4.13%	2.00% *
Mississippi	4.03% *	11.20%	10.47% *	4.85% *	5.11% *	7.28% *	4.90%	4.28% *
West South Central:								
Arkansas	4.39% *	12.04%	6.13%	11.42% *	6.38% *	3.35% *	7.73%	4.20% *
Louisiana	5.76%	15.08% *	9.84%	7.95% *	0.31% *	9.28%	7.03%	7.33% *
Oklahoma	2.44%	8.20%	11.21%	5.96%	5.42% *	1.60%	4.75%	2.36% *
Texas	3.71%	5.14%	7.80% *	3.69% *	7.94% *	7.39%	4.26%	4.52%
Mountain:								
Colorado	2.68%	5.42%	11.33% *	4.57%	3.85% *	3.57% *	6.03%	2.62%
New Mexico	2.79%	10.70% *	8.74% *	9.52% *	5.04% *	1.77% *	4.66%	2.32% *
Arizona	6.20%	13.94% *	10.72% *	4.42% *	8.90% *	7.95%	7.35% *	7.14%
Utah	4.79%	5.98%	10.57%	4.86% *	6.18% *	8.18% *	5.88%	6.20% *
Nevada	4.58%	9.13%	13.78% *	8.18% *	6.24% *	6.17% *	6.81%	5.23%
Pacific:								
Washington	4.83%	11.79%	8.20%	10.86%	12.23%	3.72% *	6.54%	5.68%
Oregon	4.12%	7.89%	11.42%	7.24%	7.40% *	4.16% *	6.15%	4.79% *
California	3.61%	5.96%	7.43%	5.79%	4.40% *	4.98%	3.45%	4.13%
Hawaii	1.71%	7.44%	10.30%	8.63% *	4.16%	4.39%	4.74%	2.40%
States not shown separately	3.99%	7.12%	8.77%	5.80% *	6.21% *	6.92% *	4.84%	5.30% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.